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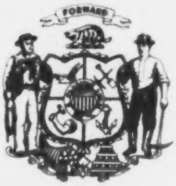
WISCONSIN
INSURANCE REPORT



LEE SHERMAN DREYFUS
Governor

SUSAN M. MITCHELL
Commissioner of Insurance

BUSINESS OF 1978

The Honorable Lee Sherman Dreyfus
Governor, State of Wisconsin
State Capitol
Madison, Wisconsin 53702

Dear Governor Dreyfus:

I am pleased to submit to you the 110th annual report of the Commissioner of Insurance covering business for the year 1978.

As a new commissioner, I view my responsibilities as making certain that companies are able to meet their financial commitments to policyholders, making certain that policyholders are treated fairly and making information about insurance available to the public. Another important responsibility is to address public policy issues such as availability of insurance, unfair discrimination in ratemaking, adequacy of health insurance sold to the elderly and readability of insurance policies.

Since I took office in March, we have made some organizational changes which will improve our ability to analyze and address policy issues and to absorb an increasing workload without additional employes. To make this report a useful resource for the upcoming year, the description of the organization of the office reflects changes approved by you and implemented in mid-1979. However, the reports of 1978 activities reflect the former organizational structure.

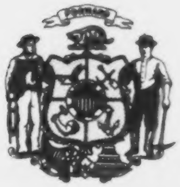
I hope this report provides useful information to you and the people of Wisconsin.

Sincerely,

Susan Mitchell

Susan Mitchell
Commissioner of Insurance

WISCONSIN INSURANCE REPORT



LEE SHERMAN DREYFUS
Governor

SUSAN M. MITCHELL
Commissioner of Insurance

BUSINESS OF 1978

SECRETARIES OF STATE*

Ex Officio Commissioners of Insurance

Name	Residence	Term
LLEWELYN BREESE	Portage	from Jan. 3, 1870 to Jan. 5, 1874
PETER DOYLE	Prairie du Chien	from Jan. 5, 1874 to Jan. 7, 1878
HANS B. WARNER	Ellsworth	from Jan. 7, 1878 to Apr. 1, 1878

COMMISSIONERS OF INSURANCE

Name	Residence	Term
PHILIP L. SPOONER	Madison	from Apr. 1, 1878 to Jan. 3, 1887
PHILIP CHEEK, JR.	Baraboo	from Jan. 3, 1887 to Jan. 5, 1891
WILBUR M. ROOT	Sheboygan	from Jan. 5, 1891 to Jan. 7, 1895
WILLIAM A. FRICKE	Milwaukee	from Jan. 7, 1895 to Oct. 15, 1898
EMIL GILJOHANN	Milwaukee	from Oct. 15, 1898 to Jan. 5, 1903
ZENO M. HOST	Milwaukee	from Jan. 5, 1903 to Jan. 1, 1907
GEORGE E. BEEDLE	Embarrass	from Jan. 7, 1907 to Jan. 2, 1911
HERMAN L. EKERN	Whitehall	from Jan. 2, 1911 to July 1, 1915
M. J. CLEARY	Blanchardville	from July 1, 1915 to Apr. 10, 1919
PLAT WHITMAN	Highland	from Apr. 10, 1919 to July 17, 1923
W. STANLEY SMITH	Ashland	from July 17, 1923 to June 2, 1926
OLAF H. JOHNSON	Gratiot	from June 2, 1926 to Jan. 10, 1927
M. A. FREEDY	Wauwatosa	from Jan. 10, 1927 to July 1, 1931
H. J. MORTENSEN	New Lisbon	from July 1, 1931 to Oct. 1, 1939
MORVIN DUEL	Fond du Lac	from Oct. 1, 1939 to Aug. 8, 1948
J. L. SONDEREGGER	Madison	from Oct. 1, 1948 to Dec. 1, 1948
JOHN R. LANGE	Madison	from Dec. 1, 1948 to July 15, 1955
ALFRED VAN De ZANDE	Campbellsport	from July 15, 1955 to Nov. 1, 1955
PAUL J. ROGAN	Ladysmith	from Nov. 1, 1955 to July 2, 1959
CHARLES MANSON	Wausau	from July 2, 1959 to Sept. 15, 1965
ROBERT D. HAASE	Marinette	from Sept. 15, 1965 to Sept. 7, 1969
S. C. DUROSE	Madison	from Oct. 1, 1969 to Apr. 8, 1975
HAROLD R. WILDE	Madison	from Apr. 8, 1975 to Mar. 18, 1979
SUSAN M. MITCHELL	Madison	from Mar. 19, 1979 to

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*By chapter 56, section 32, General Laws of 1870, the Secretary of State was Commissioner of Insurance ex officio until 1878. The office of the Commissioner of Insurance was made elective in 1881. In 1911 the office was made appointive instead of elective.

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SECTION I
ADMINISTRATIVE RECORDS OF THE OFFICE

ORGANIZATIONAL STRUCTURE OF THE OFFICE OF THE COMMISSIONER OF INSURANCE

In mid 1979, the functions of the Office were reorganized into two major divisions - the Division of Regulation and Enforcement and the Division of Administrative Services - and an Office of Policy Analysis. A brief description of the office structure follows:

I. Commissioner's Staff

The Commissioner's staff includes: (a) the deputy commissioner, who serves as the head of the agency in the Commissioner's absence and who has the administrative responsibility for the Office of Policy Analysis; (b) the administrator of the Division of Regulation and Enforcement; (c) the administrator of the Division of Administrative Services; and (d) the Commissioner's secretary.

II. Office of Policy Analysis

This subunit, headed by the deputy commissioner, is comprised of several highly specialized staff technicians and functions in a staff capacity to provide the commissioner and other agency personnel with technical expertise and analysis of policy issues; legislative anlaysis; and planning.

III. Division of Regulation and Enforcement

(a) Bureau of Rates and Forms. This bureau is responsible for reviewing the rates, forms and contracts filed with the agency by insurers; determining compliance with applicable laws and rules; initiation of appropriate administrative actions; and, the examination of insurer rating procedures, advertising files and policyholder reserves.

(b) Bureau of Complaints and Market Conduct. This bureau provides assistance to consumers in resolving problems with insurers and agents; coordinates educational endeavors with consumers and insurance agents; disseminates information to the public; investigates agent activities; conducts field reviews of insurer marketing practices; prepares enforcement proceedings; and, prosecutes offenders.

(c) Bureau of Financial Examinations. This bureau is responsible for the financial solvency surveillance of all insurers licensed to transact business in Wisconsin; conducting field audits of domestic insurer operations; administration of insurer rehabilitations and liquidations; audit and collection of insurer taxes and fees; collection and administration of the fire department dues program; and, the administration of the Insurance Security Fund.

IV. Division of Administrative Services

(a) Bureau of Staff Services. This bureau is responsible for all general administratiave functions of the agency which includes: the administration of the insurance intermediaries testing and licensing program; centralized word processing; data processing; budget; personnel; and, clerical support services.

(b) Bureau of Funds. This bureau consists of the three segregated funds for which this agency has administrative responsibility the State Property Insurance Fund, the State Life Insurance Fund and the Patients Compensation Fund. The State Property Insurance Fund provides property insurance protection on all state-owned properties and on properties of local governmental units on an optional basis. The State Life Insurance Fund offers low-cost life insurance protection to Wisconsin residents in amounts not exceeding

$10,000 per person. The Patients Compensation Fund provides excess protection to health-care providers against medical malpractice claims.

OFFICE OF THE COMMISSIONER OF INSURANCE

Susan Mitchell — Commissioner

Thomas R. Hefty	Deputy Commissioner
Marlene A. Larson	Commissioner's Secretary

OFFICE OF POLICY ANALYSIS

Marvin E. Van Cleave	Insurance Administrator
Walter J. Cole	Staff Legal Counsel
Matthew C. Mandt	Insurance Examiner
Robert H. Walker	Planning Analyst
Rosemary Van Susteren	Planning Analyst
Janet L. Reinke	Planning Analyst

DIVISION OF REGULATION AND ENFORCEMENT

Vacant	Administrator

Bureau of Rates and Forms

John F. Keegan	Director
H. Roy Andersen	Insurance Rate and Forms Analyst
Milton A. Alswager	Insurance Rate and Forms Analyst
David C. Bower	Insurance Rate and Forms Analyst
David L. Heineck	Insurance Rate and Forms Analyst
Delbert A. Paulman	Insurance Rate and Forms Analyst
Soloman B. Sage	Insurance Rate and Forms Analyst
Lauren L. Schlinkert	Insurance Rate and Forms Analyst
Norman J. Wirtz	Insurance Rate and Forms Analyst
Bradford S. Gile	Actuary
Inez E. Paynter	Program Assistant

Bureau of Complaints and Market Conduct

Sandra Mathy	Director
Robert R. Luck	Consumer Attorney
Mary H. Grossman	Public Information Officer
James A. L'Heureux	Public Information Officer

Complaints Section

Gordon L. Krueger	Chief
Susan M. Abdel-Moneim	Consumer Specialist
Harland F. Amborn	Consumer Specialist
Cecil Brown, Jr.	Consumer Specialist
Diane E. Dambach	Consumer Specialist
Donald M. Sprague	Consumer Specialist
Audrey Butterfield	Clerical Assistant
Amy Treinen	Clerical Assistant

Market Conduct Section

Randy Blumer	Insurance Examiner

Judith A. Christianson	Insurance Examiner
Larry Phetteplace	Regulation Compliance Investigator
Thomas K. Schneider	Regulation Compliance Investigator
Mary Jo Wagner	Regulation Compliance Investigator

Bureau of Financial Examinations

James W. Borchardt	Insurance Examiner
Danford C. Bubolz	Insurance Examiner
James S. Carew	Insurance Examiner
Stephen M. Caughill	Insurance Examiner
Andrew M. Fell	Insurance Examiner
Cruz J. Flores	Insurance Examiner
Daniel R. Lilly	Insurance Examiner
Craig A. Lochner	Insurance Examiner
R. Gordon Loomer	Insurance Examiner
Gregory J. Madson	Insurance Examiner
Paul A. Mestelle	Insurance Examiner
Jean E. Olson	Insurance Examiner
Gerald L. Roth	Insurance Examiner
Guenther H. Ruch	Insurance Examiner
John F. Trimbell	Insurance Examiner
Walter W. White	Insurance Examiner
Lorraine Homan	Administrative Assistant

DIVISION OF ADMINISTRATIVE SERVICES

Stephen F. Heineck	Administrator

Bureau of Staff Services

Robert A. Grehn	Director

Data Processing Section

Bruce Caucutt	Management Information Specialist
Nancy Crabb	Management Information Specialist

Word Processing Section

Shirley M. Fessenden	Supervisor
Marcia L. Elliott	Word Processing Operator
Barbara A. Falk	Word Processing Operator
Irene M. Knickmeier	Word Processing Operator
Florence A. Malec	Word Processing Operator

Services Section

Carol Niebuhr	Supervisor
Mary M. Gates	Clerical Assistant
Barbara A. Nelson	Clerical Assistant
Shelley L. Sargent	Fiscal Clerk

Agents Licensing Section

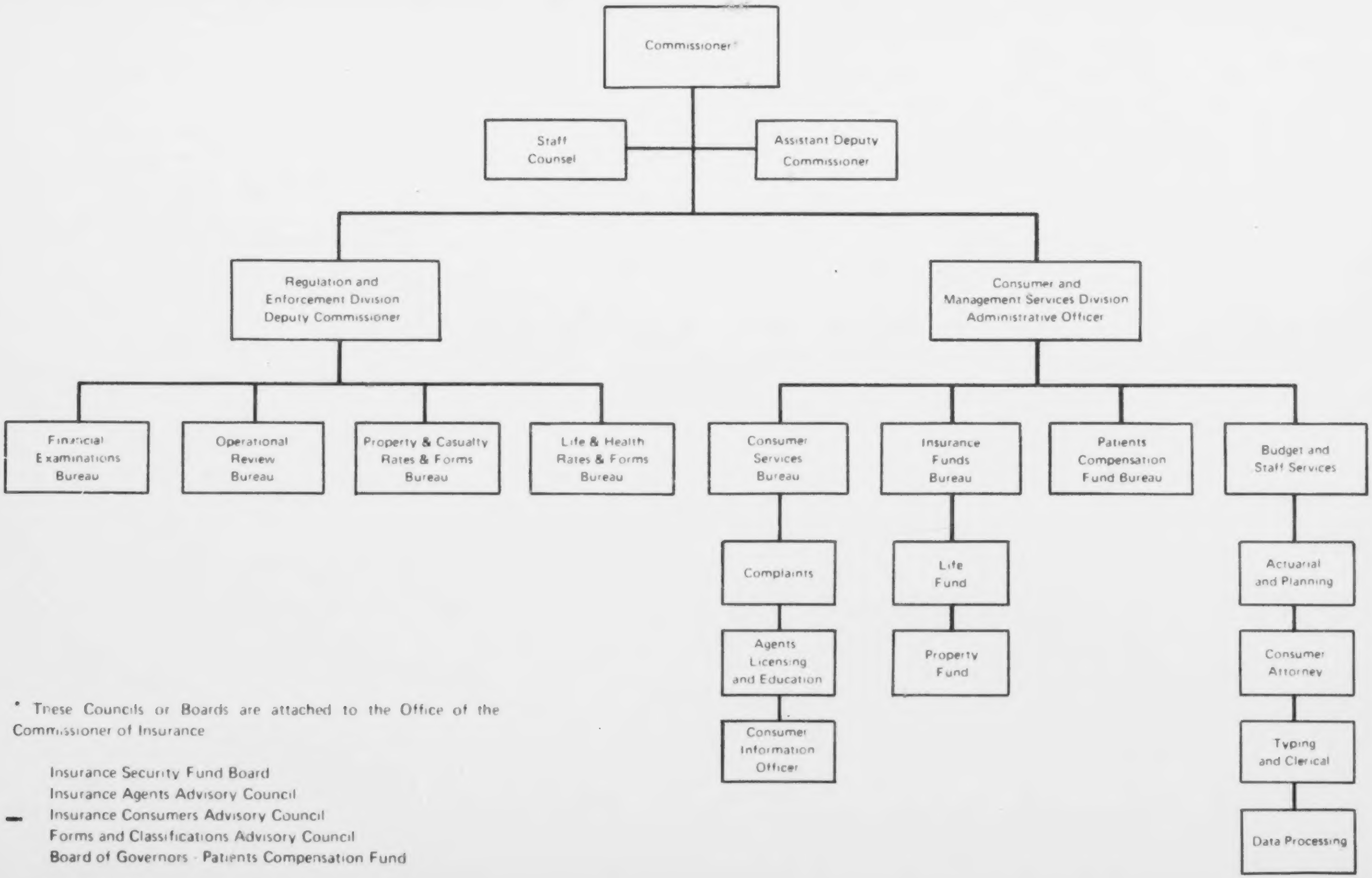
James H. Prey	Chief
Deloris A. Schultz	Data Entry Operator
Annette Byrnes	Clerical Assistant
Elaine A. Gundlach	Clerical Assistant
Jackie Karls	Clerical Assistant

Rhonda R. Pesik	Clerical Assistant
Betty J. Raimond	Clerical Assistant

Bureau of Funds

State Property Insurance	
Belford E. Hogoboom	Chief
Wallace J. Ewald	Community Services Specialist
Adrienne Hrach	Clerical Assistant
Christine M. Morgan	Account Specialist
Sandra L. Ninedorf	Clerical Assistant
State Life Insurance Fund	
David A. Tetzlaff	Chief
Melaine M. Bearden	Clerical Assistant
Sheila Becker	Clerical Assistant
Patients Compensation Fund	
Eugene R. Haskins	Chief
Heidi Hotchkiss	Program Assistant

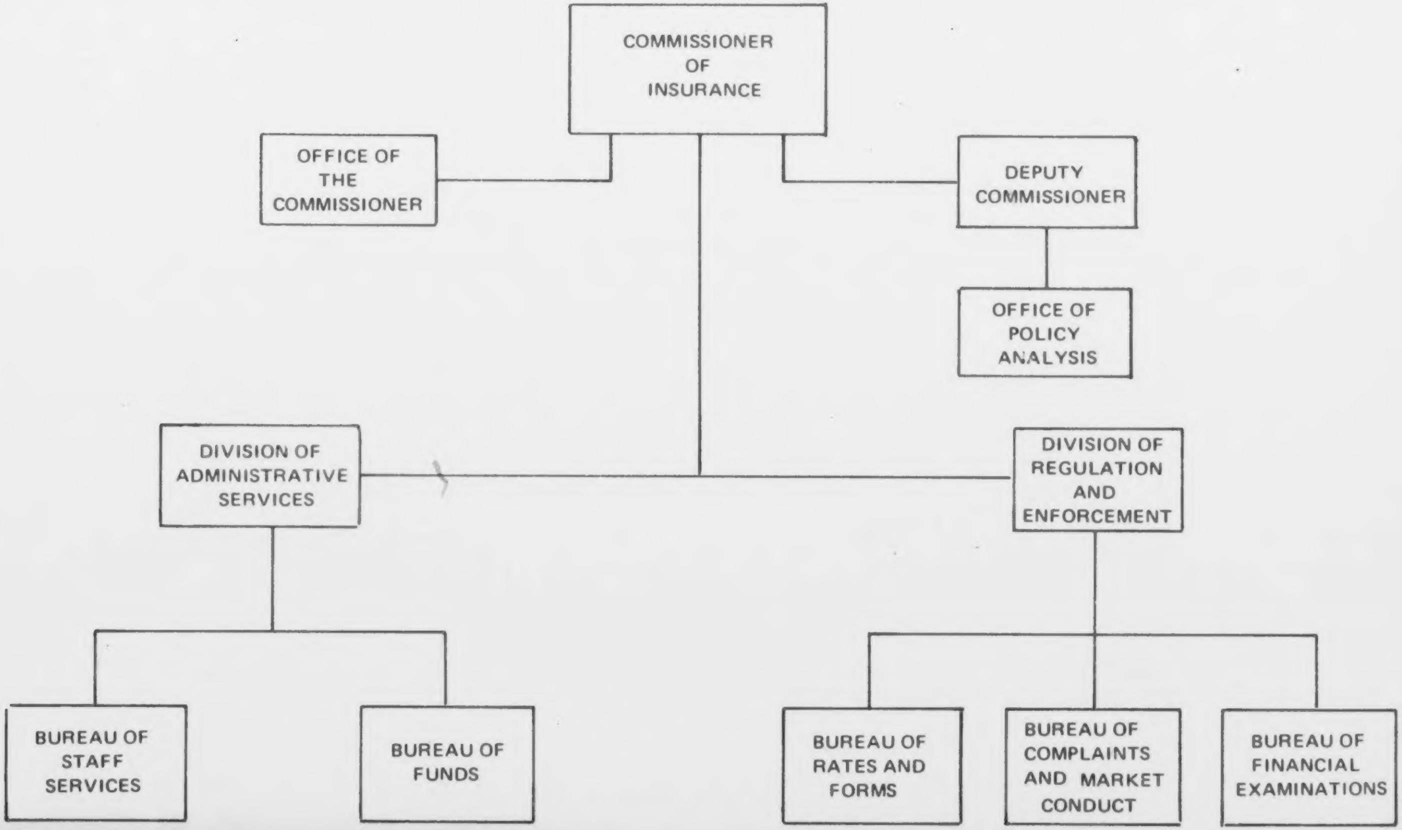
OFFICE OF THE COMMISSIONER OF INSURANCE


Commissioner*
Staff Counsel
Assistant Deputy Commissioner
Regulation and Enforcement Division Deputy Commissioner
Consumer and Management Services Division Administrative Officer
Financial Examinations Bureau
Operational Review Bureau
Property & Casualty Rates & Forms Bureau
Life & Health Rates & Forms Bureau
Consumer Services Bureau
Insurance Funds Bureau
Patients Compensation Fund Bureau
Budget and Staff Services
Complaints
Agents Licensing and Education
Consumer Information Officer
Life Fund
Property Fund
Actuarial and Planning
Consumer Attorney
Typing and Clerical
Data Processing

* These Councils or Boards are attached to the Office of the Commissioner of Insurance

Insurance Security Fund Board
Insurance Agents Advisory Council
Insurance Consumers Advisory Council
Forms and Classifications Advisory Council
Board of Governors - Patients Compensation Fund

ORGANIZATION AND STAFFING OF THE OFFICE OF THE COMMISSIONER OF INSURANCE


COMMISSIONER OF INSURANCE
OFFICE OF THE COMMISSIONER
DEPUTY COMMISSIONER
OFFICE OF POLICY ANALYSIS
DIVISION OF ADMINISTRATIVE SERVICES
DIVISION OF REGULATION AND ENFORCEMENT
BUREAU OF STAFF SERVICES
BUREAU OF FUNDS
BUREAU OF RATES AND FORMS
BUREAU OF COMPLAINTS AND MARKET CONDUCT
BUREAU OF FINANCIAL EXAMINATIONS

REVENUE

Fiscal Year 1977-1978

PROGRAM 1 - SUPERVISION OF THE INSURANCE INDUSTRY

Source	Total Collected	Retained by Office-Comm. of Ins.*	Net Received by State
Premium Taxes	$35,918,470	$	$35,918,470
Fire Department Dues	3,323,332		3,323,332
Penalties & Fines	43,625		43,625
LICENSE FEES:	(519,728)	(467,755)	(51,973)
Adjuster License	1,348	1,213	135
Vending & Motor Club	880	792	88
Agents License	292,213	262,991	29,221
Ins. Co. Licenses	42,543	38,289	4,254
Rating Bureau License	2,400	2,160	240
Surplus Lines License	10,300	9,270	1,030
Non-Res. Agt. License	170,044	153,040	17,005
SERVICE FEES:	(1,789,804)	(1,610,823)	(178,981)
Admissions and Incorporations	13,654	12,289	1,365
Annual Statements (Companies)	35,264	31,738	3,526
Certificates	5,497	4,947	550
Folio Charge	6,197	5,577	620
Insurance Company Examination Fees	918,145	826,330	91,814
Service of Process	20,755	18,680	2,076
Valuation of Life Policies	1,871	1,684	187
Miscellaneous Fees	585,910	527,318	58,592
Agents Examinations	190,161	171,145	19,016
Non-Resident Fees	12,250	11,025	1,225
Amended Licenses	100	90	10
Totals	$41,594,959	$2,078,578	$39,516,381
	100%	5%	95%

*The Office of the Commissioner of Insurance is financed by license and service fees. Ninety percent of these are retained. The remaining ten percent plus retaliatory fees and taxes accrue to the General Fund. Fines and Penalties accrue to the School Fund.

EXPENSES

Administrative Expenses	Fiscal Year 1977 -78
Program 1, Supervision of the Insurance Industry	$1,876,222
Program 2, Patients Compensation Fund	87,807
Program 3, State Property Insurance Fund	140,169
Program 4, State Life Insurance Fund	114,484
Total	$2,218,682

SECTION II
REPORT
OF
ACTIVITIES

FINANCIAL EXAMINATIONS BUREAU

Gregory S. Goodrich, Director

PROGRAM ADMINISTRATION

The principal function of the Financial Examinations Bureau is to conduct an examination program to ensure financial solidity of insurers authorized to transact the business of insurance in Wisconsin. This function has taken on increased importance in recent years with the implementation of new legislation, changes in the economy and an increased demand for insurance by the public.

The demands on the Bureau to carry out a regular examination program, without additional staffing, were such that it was necessary to modify this program and implement a system of operational reviews. In order to accomplish these goals, a priority system was developed based upon an insurer's financial condition. The current procedure is to review and evaluate all relevant financial data and other information available to the department to establish priorities in scheduling examinations. This system was designed to make a determination as to the type of examination to be made of each company. Under this plan, the regular examination process can be supplemented by operational reviews, depending upon the financial condition of the insurer and the type of problems detected.

During 1978 there were 59 field examinations performed by the Financial Examinations Bureau. The following is a list of the insurers examined:

American Family Life Insurance Company
American Family Mutual Insurance Company
American Interstate Insurance Corporation of Wisconsin (Op. Rev.)
American Interstate Insurance Corporation of Wisconsin (Op. Rev.)
American Standard Insurance Company of Wisconsin
Arkdale Mutual Fire Insurance Company
Ashland County Town Insurance Company
Association Life Insurance Company, Inc. (Follow-Up)
Camco Insurance, a Mutual Company
Capitol Indemnity Corporation (Op. Rev.)
Capitol Mutual Insurance Company
Central Mutual Hail & Cyclone Insurance Company (Op. Rev.)
Citizens Mutual Insurance Company (Op. Rev.)
Dairyland Insurance Company
Ettrick Mutual Fire Insurance Company
Franklin Mutual Insurance Company
General Life Insurance Corporation of Wisconsin
Hartland-Richmond Town Insurance Company
Health Insurance Corp.
Henrietta, Greenwood & Union Mutual Fire Insurance Company
International General Insurance Corp. (Follow-Up)
La Crosse Scandinavian Mutual Insurance Company (Follow-Up)
Lakeland Mutual Insurance Company (Follow-Up)
Little Black Mutual Insurance Company
Lodi Farmers Mutual Fire Insurance Company
Lodi Farmers Mutual Fire Insurance Company (Follow-Up)
Lynn Mutual Insurance Company (Follow-Up)
Madison National Life Insurance Company, Inc.
Martell Mutual Town Insurance Company
Mazomanie Mutual Insurance Company
Midland Union Mutual Insurance Company
Midwestern National Insurance Corporation (Follow-Up)

Milwaukee Guardian Insurance, Inc.
Milwaukee Life Insurance Company
Milwaukee Mutual Insurance Company
Monroe County Mutual Tornado Insurance Company (Follow-Up)
Mount Morris Mutual Insurance Company
National Mutual Benefit
Nekimi Mutual Fire Insurance Company
Omaha Indemnity Company, The
Patients Compensation Fund
Plymouth Mutual Insurance Company
Portage County HealthGuard (A Cooperative Plan)
Ridgeville Mutual Fire Insurance Company
Rusk County Town Mutual Insurance Company
Sentry Indemnity Company
Sentry Insurance a Mutual Company
Sentry Insurance a Mutual Company Wisconsin Hospital
    Association Optional Segregated Account
Sentry Life Insurance Company
Spring Grove Mutual Insurance Company
Spring Grove Mutual Insurance Company (Follow-Up)
Spring Prairie Mutual Town Insurance Company
Theresa Mutual Fire Insurance Company (Follow-Up)
Tower Insurance Company, Inc. (Follow-Up)
West Bend Mutual Insurance Company
Wisconsin Employers Insurance Company
Wisconsin Farmers Mutual Insurance Company (Op. Rev.)
Wisconsin Mutual Insurance Company
Wisconsin No-Fault Insurance Company, Inc. (Follow-Up)

NEW DEVELOPMENTS

During 1978, this Bureau began utilizing a computer software package for use in financial examinations. The need for this package was necessitated by the rapid growth of electronic data processing in the industry's recordkeeping and record maintenance processes.

Early in 1979, a formal training program was continued for the examining staff. Senior staff members and "outside professionals" conducted sessions on various insurance related topics.

A new administrative rule, Ins 16.02, requiring an annual audit of the financial statements of insurers by independent certified public accountants, became effective in February of 1979. The implementation of this rule should improve the surveillance of the financial conditions of insurers and should reduce the burden of the Financial Examinations Bureau with regard to comprehensive financial examinations. This should allow the utilization of the examining staff for intensified financial analysis of insurers, target examinations and operational reviews.

OPERATIONAL REVIEW BUREAU

R. H. Walker, Director

In recent years the monitoring of insurers has been expanded to include both its financial condition and its market conduct. The field examination of some insurers includes market conduct examination teams with expertise in the various activities of an insurer not directly related to its financial condition.

The Operational Review Bureau has been active in developing this. Presently, these examinations are called on "targeted" insurers which are selected for examination on the basis of information compiled within the Office. The bases for a selection of companies for market conduct examinations include high complaint volume, inadequate administration of agent's activities, solicitation methods which may be in violation of administrative rules or statutes, and improper claims administration procedures.

During 1978 six market conduct examinations were conducted of domestic as well as non-domestic insurers. The number of such examinations should increase during 1979 and subsequent years with the development of market conduct examination specialists, refinement of our investigaton techniques, the preparation and adoption of market conduct examination manuals, the development of new systems for identifying companies which should have market conduct examinations, and the establishment of lines of communication between insurance departments of other states.

During 1978 and early 1979, formal training programs were conducted for the purpose of upgrading and improving the quality of the examining staff. Senior staff members and "outside professionals" conducted sessions on various insurance related topics including underwriting methods and procedures, supervision of insurance agencies, rate-making techniques, the insurance agent's role in the insurance industry, and statistical sampling techniques. In addition, the market conduct examiners have correspondence courses available to them which relate to the market conduct of insurers.

Another function of this bureau is to monitor the financial condition of insurers authorized to do business in Wisconsin. The Operational Review Bureau participates in financial examinations and the development of standards for financial solidity. The latter function involves the establishment of surplus levels for licensed insurers which are based upon such factors as the insurer's financial condition, plan of operation, and contingencies which may expose the insurer's surplus funds to unusual fluctuations. Compulsory security surplus requirements are being reviewed and analyzed for purposes of developing an administrative rule and/or administrative orders.

In addition to the other responsibilities, the Operational Review Bureau is also assigned the following:

(1) Administration of surplus lines regulations
(2) Administration of Wisconsin Insurance Security Fund regulations
(3) Monitoring of business plans filed by insurers subject to such regulations

The principal goal of the Operational Review Bureau is to develop a system of market conduct monitoring of insurers in coordination with the financial examination of insurers. Another goal is the development of a program to examine insurance agencies. This will require coordination of our activities with other bureaus and sections of the Office of the Commissioner of Insurance and activities by the National Association of Insurance Commissioners in connection with the monitoring of insurance companies.

LIFE AND HEALTH RATES AND FORMS BUREAU

H. Roy Andersen, Director

The Life-Health Rates and Forms Bureau is responsible for determining that life and health insurers doing business in Wisconsin are in conformity with Wisconsin Statutes and Administrative Code regarding policy forms, underwriting, claims handling and advertising practices. The bureau reviews the rate submissions to make sure that they are not excessive or unfairly discriminatory. Assistance is provided to the Consumer Services Bureau in responding to the more complex life and health inquiries and complaints directed to the Office by letter, telephone and personal visit. The bureau also participates in the field work of the Financial Examinations and Operational Review Bureaus providing expertise in the life and health insurance regulatory areas.

In the credit insurance area, the bureau continued to work with the Division of Consumer Credit in the Banking Commissioner's office to monitor the credit insurance written by licensees of that office. It also reviewed the annual experience of credit insurance writers to see if there should be any changes in the prima facie rates.

Individual retirement annuity filings continued to increase in 1978 reflecting the improved marketability of this type of product. Since the standard nonforfeiture law for annuities will become effective on November 7, 1979 and an increasing number of consumers are purchasing this type of product, serious consideration is being given to adopting a specific annuity disclosure rule to tie in with the effective date of the new law.

In December of 1978, the N.A.I.C. adopted a disclosure rule for life insurance replacement situations after prolonged deliberations by the applicable N.A.I.C. Task Force and its Industry Advisory Committee. The Office is reviewing this new disclosure enactment for possible application to Wisconsin recognizing that increased life insurance replacement activity should dictate a disclosure mechanism which is more extensive and more accurate than the present rule.

A life insurance solicitation regulation, (Ins 2.14) replacing Ins 2.14 and Ins 2.15, became effective January 1, 1979. Litigation initiated in December led to an injunction against the implementation of subsection (4) (a) of this rule regarding point of sale distribution of the "Wisconsin Buyer's Guide to Life Insurance" and the disclosure of the surrender cost index. The other portions of the rule are in effect. This issue should be resolved this year.

Ins 3.39, the rule setting forth standards for accident and health insurance sold to Medicare eligibles, was amended to require certain disclosure on health insurance policies whose coverage continues after age 65. These changes became effective on January 1, 1979. As of December 31, 1979 eleven insurers were marketing twelve Medicare supplement policies.

HEALTH INSURANCE PROJECT

Laurie Riach, Team Leader

The 1977-79 biennial budget authorized the creation of a project team to study and provide long range planning for the office in the area of health insurance. In 1978 the health project included four full-time professionals, one part-time law clerk and two part-time student interns. The team's work accomplished during 1978 included the following:

MANDATED BENEFITS

The term "mandated benefits" refers to the statutory requirements that certain types of health insurance policies must provide certain specified benefits. The team prepared an extensive report on Wisconsin's experience with mandated benefits, including the legislative history for each of the statutory mandates, a detailed review of consumer complaints and their resolution and recommendations addressing implementation and enforcement concerns created by the legislation. In the area of enforcement, consultation and advice was provided with regard to complaints and inquiries dealing with the application of specific mandated benefits. Legal questions concerning certain insurers' refusal to provide particular coverages were researched. Project team members made presentations to various interested groups on the extent and implication of mandated benefits. Interpretive guidelines for home health care were developed and language was drafted to amend existing statutes, such as s. 628.33 (formerly s. 207.04) on skilled nursing care. Initial groundwork has been done to establish a council to analyze present and future legislation to prevent enactment of unclear or inconsistent language. A list of nursing home reimbursement rates is periodically disseminated to insurers to assist them in complying with the requirement for providing skilled nursing care coverage. Assistance was given to a study on the relative costs of chiropractic treatment and consultation provided to psychologists on the interpretation of the state employees' health insurance plan. Bulletins on newly mandated benefits were developed and distributed.

COST CONTAINMENT

The constantly rising cost of health care and health insurance is a burden for many Wisconsin residents. In 1978, the project team addressed this concern through several activities. Staff support was provided for the Commissioner's duties on the Wisconsin Hospital Rate Review Committee and the Group Insurance Board's Cost Containment Subcommittee, as well as staffing of the Wisconsin Cost Containment Steering Committee and the Joint Committee on Elective Surgical Practice. The project provided staff for the Commissioner's participation on the Governor's Commission on Prevention and Wellness, which aims to increase the long-term, overall level of health among Wisconsin residents. This included legal analysis of the Commission's responsibilities under the "open meetings" law, work on the Health Education Reimbursement Subcommittee of the Wellness Commission and participation in seminars designed to create an awareness of research and policy considerations in health planning. Research was done on alternative health care delivery systems such as health maintenance organizations (HMO's) and hospices. In an effort to coordinate interagency health planning activities and operations, the project team studied and commented on state health plans prepared by the Department of Health and Social Services.

MEDICARE SUPPLEMENT COVERAGE

Ins 3.39, which contains minimum benefit standards and information disclosure requirements for certain health coverages sold to persons eligible for Medicare, became effective on January 1, 1978. To facilitate implementation, policies filed under the rule were logged in and disclosure forms were reviewed for compliance. A list of approved policies with cost information was developed for distribution to consumers and routinely updated. The health project investigated the effects of the rule by means of a statistical comparison of such policies marketed in Wisconsin before the effective date of the rule and those approved for sale since that date as well as an analysis of consumer complaints received before and after the effective date of the rule. On-going responsibilities include educational efforts such as speaking engagements and the handling of day-to-day inquiries regarding the rule's requirements. The project coordinated work on revision to Ins 3.39 (amendments were effective January 1, 1979), and delivered hearing testimony. Staff support was provided for the Commissioner in his role as Chairperson of the NAIC Task Force on Medicare Supplement and Limited Health Insurance. This included a survey of other states' regulatory efforts and coordination of and participation on Task Force committees which are developing amendments to the model act and regulation on minimum standards for health insurance, as well as a "model" buyer's guide for senior citizens.

MINIMUM STANDARDS

Adopting "minimum standards" is a method of supplementing the quality of health insurance coverages sold in this state. The project reviewed the disability experience exhibits filed with this office and studied general trends in loss ratios, commissions, premium structures, and readability of forms. Proposals for minimum standards for hospital confinement indemnity, skilled nursing home, and dread disease policies were developed. After examining the results of a questionnaire sent to health insurers requresting loss ratio, premium volume, etc., for each policy form sold in Wisconsin, the project asked companies which marketed forms exhibiting unreasonably low loss ratios to justify those forms' performance. Analysis of their submissions continues. In conjunction with this work, the questionnaire results are being put on computer file to provide a readily accessible resource of policy form information.

DISCRIMINATION

Alleged unfair discrimination on the basis of sex, physical, mental or social handicap is frequently the subject of consumer complaints. A literature search was conducted on existing law and the extent of present enforcement. Legal research was done on coverage of complications of pregnancy and on abortion coverage. Background research and testimony were provided on proposed rule Ins 6.67 which would prohibit unfair discrimination in life and health insurance on the basis of a non-health related physical condition. The rule is being revised in light of the hearing record. In cooperation with legislators and the Governor's Special Committee on the Needs of the Deaf, the insurance problems encountered by deaf persons were explored.

LIMITED COVERAGE

A literature search was conducted regarding current issues in the area of "limited coverage" policies, which are designed to cover only a small, selectively defined portion of an insured's total health care expenses. Radio spots were developed and a section of the office's consumer booklet on health insurance was revised. An extensive study of the most common "limited coverage" policy types was undertaken, including a statistical study of the earned premium and loss ratios of different types of policies sold in Wisconsin. A study was begun on the costs of cancer care and the extent of coverage available under "cancer only" policies.

AVAILABILITY

Because of employment status or poor health, a number of persons are unable to obtain affordable, comprehensive health insurance in Wisconsin. In cooperation with the Wisconsin Task Force on Arthritis, a survey of insurer treatment of arthritics was conducted which resulted in an information seminar where industry representatives and others shared their concerns. In response to legislative initiatives and requests made to this office, study is being done on assigned risk pool plans for individuals who cannot obtain adequate health insurance in the private market. This includes an examination of these plans in other states and the NAIC model act.

SERVICE INSURANCE CORPORATIONS

The project team has investigated several questions which have arisen regarding interpretation and implementation of Chapter 613 of the Wisconsin insurance code, regulating service insurance corporations. One involved the feasibility of regulating health maintenance organizations under Chapter 613, instead of Chapter 185 on cooperatives. Legal assistance was also provided to review an insurer's application for incorporation under Chapter 613.

PROPERTY AND CASUALTY RATES AND FORMS BUREAU

John F. Keegan, Director

The Property and Casualty Rates and Forms Bureau has responsibility for the administration and enforcement of the Wisconsin Statutes relating to insurance rates, underwriting rules and forms. The rates are reviewed in order to determine that the charge is not excessive, inadequate or unfairly discriminatory.

Policy language is reviewed for full compliance with all applicable statutes. The bureau also participates in the field activities of the Financial Examinations and Operational Review Bureaus providing expertise in the property and casualty insurance regulatory areas.

There were several major policy and procedural changes made by the Bureau in 1978. Among the most significant are the following:

1. Policyholder Information Form

Early in February, 1978 automobile insurance writers in Wisconsin were requested, until further notice, to furnish to all new and renewal policyholders a "rating information form" which clearly explains all criteria used in establishing automobile insurance rates—and the statistical factors on which they are based. This form also explains any factor which may subsequently cause the customer's rates to change— and, in particular, those things over which the customer may have some control. Finally it spells out the circumstances under which a customer may expect to be nonrenewed.

2. Form Filings

Wisconsin Statutes require insurers to submit all property and casualty forms for prior approval by the Commissioner before they can be issued in Wisconsin. In recognition of the fact that many insurers are members of or subscribers to a licensed rate service organization which files forms on their behalf, and that other non-affiliated insurers use forms with identical text, a reference filing system was instituted to simplify form filing procedures.

3. Products and Completed Operations Liability Insurance

In a continuing effort to seek solutions to the problems inherent with products liability insurance, Commissioner Wilde served on the Special Committee on Product Liability appointed by the Wisconsin Legislative Council. To assist this special committee in its deliberations, each liability insurer was to complete a questionnaire that had been adopted by the Products Liability Task Force of the National Association of Insurance Commissioners. The Property and Casualty Bureau reviewed and analyzed the insurer responses and submitted a report to the committee which indicated that some stabilization of the problems with availability and affordability has occurred.

4. Readable Personal Lines Policies

Historically, insurance contracts have been written in such technical language that there was a problem in understanding the coverage provided. Effective January 1, 1979 all new Private Passenger Automobile and Homeowners forms, filed for approval, must be written in a clear and coherent manner using words with ordinary and everyday meanings.

In addition, insurers are to certify that the policy or contract is readable and understandable to the consumer.

5. Expense Components Used in Ratemaking

For years knowledgeable people in the insurance industry have questioned the equity of the expense component contained in automobile insurance premiums. In a time of mounting concern about the equity of auto insurance classification structures, special attention has been focused on this problem—perhaps because it is the easiest of the equity issues to address in a practical framework. This is exemplified by the work on the national level of the National Association of Insurance Commissioners, Auto Insurance Expense Provision Task Force and in Wisconsin, by legislation which passed one house of the legislature in the last session which contained provisions requiring the accurate apportionment of expense components. Consistent with these initiatives and with this agency's sense of the equity issues involved, we believe that it is time that the various policy expense components be identified and distributed—not merely as a percentage of the premium—but in accordance with their own special characteristics, in all private passenger auto insurance rate filings made in Wisconsin.

6. Redlining—Quarterly Zip Code Reporting

Recently, there has been a great deal of discussion of the availability of homeowners insurance. It has become increasingly evident that there is a need for the bureau to more closely monitor this line of insurance. One method of dealing with the problem of insurance redlining is to request insurance companies to record and submit zip code statistics. Ultimately our goal is to monitor the Residential Fire and Homeowners writings, cancellations and nonrenewals of all insurers in the state of Wisconsin on an ongoing, quarterly basis. Specifically, the Bureau is interested in a quarterly analysis of cancellations, nonrenewals, new business written and renewal business written for certain zip codes in the state of Wisconsin. In order to assure an orderly approach to this goal, the reporting is being phased in by line and according to company market share with the first reports due March, 1979.

7. Wisconsin Town Mutuals—Dividends

During 1978, two comprehensive studies were conducted involving the financial positions of all the town mutual insurance companies in Wisconsin. The results of these studies reflect a situation where, of 128 companies, over 100 are writing at a premiums to surplus ratio of less than 1 to 1 (vs. an industry-wide standard ratio of 3 to 1). A close review of the reinsurance program of the companies with the best surplus position indicated that 16 met the most strict financial valuation criteria and 18 would meet the financial valuation criteria if the reinsurance program were slightly modified. Consequently, Commissioner Wilde required these 34 companies to inform policyholders of the sound financial status of their insurer. It then becomes a matter between the policyholder and the company management, on whether the company should pay dividends (which of course would be a return to policyholders of "surplus" funds not needed by the company to maintain a solid financial status). Several town mutuals have responded by declaring that dividend payments will be made in 1979.

8. Wisconsin Insurance Plan

The Wisconsin Insurance Plan (WIP) is a "FAIR" (Fair Access to Insurance Requirements) plan which enables qualified property owners to obtain insurance coverage, if they have been unsuccessful in securing sufficient protection elsewhere. Recent Federal legislation referred to as the Holtzman amendment requires FAIR plans, such as WIP, to charge market rates. Additionally, the Governing Board of the Plan must be composed of 33% non-insurance-related individuals. On January 30, 1979, the Governing Board adopted a resolution which required the Manager to submit new rates in order to bring the WIP in compliance with the Federal legislation (the board had previously been expanded to include 5 non-insurance-related individuals effective January 1, 1979).

CONSUMER SERVICES BUREAU

The Consumer Services Bureau of the Office of the Commissioner of Insurance has several responsibilities: the handling of consumer complaints, the licensing and regulation of insurance agents, consumer education and investigating violations.

Consumer Complaints

One of the primary purposes of the Wisconsin insurance laws is to protect the interests of the consumer. To fulfill this purpose and to assure fair and equitable treatment of policyholders, claimants and insurers, the Complaint Section handles individual complaints, gathers and analyzes information about complaints and assists in enforcing the insurance laws. The Complaint Section also answers many inquiries and assumes a responsibility of providing information to consumers.

Any communication expressing dissatisfaction with any aspect of the business of insurance is considered a complaint. Complaints are received in writing, via the telephone or in person. The tables below show the numbers of complaints processed during 1978.

Even when complaints are not considered valid, the total number of complaints may indicate that problems exist with communications, policy language or agent training. Of the total number of complaints closed in 1978, 2,602, or 36% resulted in some favorable adjustment for the consumer. Many complaints involved questions which require resolution through the courts.

There were 7,273 complaints closed in 1978. This is 328 more than in 1977. Health insurance continues to generate the most complaints, 3,176 in 1978, and auto insurance continues to generate the second largest number of complaints, 2,195 in 1978.

The Complaint Section currently has 5 consumer specialist positions. On September 1, 1978 an office was opened in the State Office Building in Milwaukee. It is staffed by one of the consumer specialists.

A data processing system will be implemented in 1979. This system will provide more information about the type of complaints being received. The information thus gathered should be a valuable tool in the regulatory process.

TABLE I

Total Complaint Files

Year	Opened	Closed
1977	6,744	6,945
1978	6,790	7,273

TABLE II

Complaints Filed by Type of Insurance - 1978

Accident & Health	2,305	
Blue Cross/Blue Shield	871	
		3,176
Auto (General)	883	
Auto Liability (B.I.)	97	
Auto Liability (P.D.)	892	
Auto Physical Damage	323	
		2,195
Property		796
Life and Annuities		724
Liability other than Auto		177
Other Compensation		133
Worker's Compensation		43
Medical Payments		22
Fidelity & Surety		7
		7,273

TABLE III

Basis for Complaints Filed - 1978

Claim denied unjustly	1,729
Delay in settlement	1,323
Settlement offer inadequate	1,014
Unfair business methods	935
Other	774
Termination of coverage	649
Premium refund denied or delayed	341
Misrepresentation	335
Failure to issue policy	163
Incomplete application	10
	7,273

Training and Licensing of Agents

The agent licensing section has completed its first year of operation under the recodification encompassed in Chapter 371, codified as section 628, Wis. Stats. Educational Testing Service has served its first year as the administrator of the intermediary agent qualification examinations. The lead time for applicants waiting to test has been reduced from 30 to 22 days. Test scores are mailed from ETS no later than 10 days after the test and experience has shown the results are mailed well before that date.

New company billing lists have been implemented in accordance with Ins 6.57 to provide better service to the companies and result in a more even work flow in the licensing section. The billings are staggered by assigning designated billing months to each company so that processing is now spread over a twelve month period in contrast to the prior procedure of one billing date for all companies.

Regulation fees are mailed annually to all agents in their month of birth. This fee replaces the $5.00 "Certification of Registration" fee formerly paid every June. One of the major purposes in drafting the new regulations was to move toward a more responsible and professional insurance agent force. This fee and others assist the Commissioner in review of insurance agent marketing practices, provide the resources to deal with unfair practices and preserve and encourage competition at the consumer level.

During 1978 we completed the conversion from a manual operation to a computerized system. The transition was accomplished without serious problems.

On January 19, 1978 a hearing was held to consider the implementation of a broker and a proper exchange of business rule. Because of this radical departure from the usual insurance marketing practices in Wisconsin, great care was taken to insure that these rules would adequately protect the consumer as well as provide the desired effect in the market place. Comments and suggestions were received from all sectors of the insurance industry. It is anticipated that a broker rule will be promulgated early in 1979. Rules for the licensure of insurance consultants are presently being considered.

Educational opportunities for insurance agents are offered in several areas. The principal courses currently offered in Wisconsin are:

Insurance Institute of America
Basic Insurance Course
Adjusters Course
Risk Management Course
Life Underwriters Training Course
Chartered Property and Casualty Underwriters Course
Chartered Life Underwriters Course
Principles of Property and Liability Insurance
Master of Science in Financial Services Degree Program

Sponsorship of these classes comes from a wide variety of sources including local agent associations, claims adjusters councils, companies, CPCU and CLU chapters, vocational schools and university extension divisions.

Nine formal agent insurance courses were added in 1978 to the 90 formal courses in existence.

The Office of the Commissioner of Insurance has prepared an "Intermediary's Guide to Wisconsin Insurance Law" which includes information which prospective intermediaries should master before taking the licensing exams.

Six hundred and nine (609) individual intermediary insurance agent apprentice permits were applied for and issued in 1978. The apprentice permit is given to an applicant who has failed to achieve a passing grade on an individual intermediary insurance agent examination, but who has obtained a score that qualifies the applicant for an apprentice program.

Consumer Education

The Office of the Commissioner of Insurance has continued a program of consumer education. Particular efforts were made to inform senior citizens and those working with the elderly about Ins 3.39, a regulation concerning Medicare supplement insurance policies which went into effect in 1978. About 100,000 copies of the booklet, "Health Insurance Advice for Senior Citizens" were distributed by insurers and this office. The Consumer Information Specialist spoke to many senior citizens groups around the state and assisted in conducting workshops for Extension Home Economists, teachers, hospital administrators, and other groups who advise and assist senior citizens. A video-tape on Medicare supplement insurance was prepared with funds made available by the Division on Aging. This was released to all the TV stations in the state and was used as a public service announcement. Public service announcements were prepared for radio and distributed by the Justice Department monthly. Two Dial Access tapes were produced, one on life insurance and one on Medicare supplement insurance. These are available as part of the statewide Dial-Access program.

Two new brochures, "Disaster Preparedness - Questions and Answers about Property Insurance" and the "Wisconsin Buyer's Guide to Life Insurance" were prepared. Other consumer pamphlets were revised and updated.

Other activities have included distribution of consumer pamphlets, answering consumer inquiries and working with the other bureaus in the office to increase awareness of consumer needs.

EXECUTIVE ACTIONS

Consumer Attorney

The primary function of the consumer attorney and his staff is investigating possible violations referred to them by other staff members to determine whether disciplinary action should be taken. The investigators collect documentation for possible violations and carry through the commissioner's directives regarding the appropriate disciplinary action. This includes negotiation with the company or agent and possible administrative hearings.

The staff also works on special projects and investigations for the commission. When new rules are needed, the staff assists in drafting the rules and gathering information showing the basis for such a rule.

A list of penalties levied against agents and companies is given below.

During 1978 the following penalties were imposed pursuant to sections 601.64 and 628.10, Wisconsin Statutes:

Penalties Levied Against Agents:

Peter Adler 1007 11th Street Mosinee, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
David J. Allen 2600 Greysolon Road Duluth, MN September, 1978	Unlicensed Solicitations	$150 Forfeiture

Keith Arenz 11050 W. Blue Mound Rd. Milwaukee, WI March, 1978	Life Insurance Replacement Rule Violation	$50 Forfeiture
Leon Baron P.O. Box 632 Ashland, WI July, 1978	Failed to Comply with Stipulation and Pay Forfeiture	License Suspended
Nancy Baron 17 Parkview Terrace Marshfield, WI August, 1978	Falsified License Application	License Denied
Walter E. Barth, Jr. 623 Monticello Drive Racine, WI November, 1978	Mishandled Premiums Withheld Application	$600 Forfeiture
Gerald Baye 1232 N. Locust Street Green Bay, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Ronald Beckman N115 W16517, Knight Drive Germantown, WI May, 1978	Falsified License Application	License Denied
William C. Behl 4011 W. Douglas Milwaukee, WI October, 1978	Falsified license application	License denied
Lee Berle 1962 N. Prospect Milwaukee, WI May, 1978		License denied
Clifford Blum 106 Nygard Street Madison, WI June, 1978	Failure to Answer Inquiry from Commissioner	$250 Forfeiture
Phillip Bober 1303 Ontario Street Oshkosh, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
John Burkholder 817 Glen Street Janesville, WI October, 1978	Negotiated premium check without authorization	30 days Suspension

Richard D. Button 1840 Crestview Eau Claire, WI July, 1978		Cease and Desist Order (Transwestern Employer-Employee Benefit Assn.)
John Calvert 802 McKinley Beloit, WI May, 1978		License Denied
Donald A. Carl 2905 Cardinal Ave. Wausau, WI August, 1978	Acting as an Agent without a License	$250 Forfeiture
Gunnar Carteng 5623 Concord Avenue Edina, MN October, 1978	Failed to Answer Inquiry from Commissioner	$125 Forfeiture
Patrick J. Castle 626 Crandall Street Madison, WI July, 1978		License Denied
Donald Champan P.O. Box 1263 Wausau, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Thomas E. Chobanian 44A Stevens Street Rhinelander, WI December, 1978	Falsified License Application	License Denied
Bentley Clark 2014 W. Hampton Ave. Milwaukee, WI July, 1978	Untrustworthy Incompetent	License Revoked
Danny R. Clark 1209 E. Norwich - #7 Milwaukee, WI January, 1978		License Denied
William Claussen 866 Cedar Street Hartford, WI January, 1978	Unsuitable Recommendation	$200 Forfeiture
Phillip E. Clawson 8301 Bryant Avenue South Bloomington, MN October, 1978	Incompetent & Untrustworthy	License Revoked

Teri L. Cobbler 2825 Fleetwood Dr. Racine, WI August, 1978	Falsified License Application	License Denied
Otis Coleman 2915 W. Wright Street Milwaukee, WI June, 1978	Falsified License Application Withheld Premiums & Applications	License Revoked
Susan De La Rosa 2875 Eggemain Road Madison, WI February, 1978	Unauthorized Solicitations Withholding Premiums	License Revoked
Eugene Davis 422 Superior Chippewa Falls, WI July, 1978		Cease and Desist Order (Transwestern Employer-Employee Benefit Assn.)
Gerald Day 1120 Garfield Street Fennimore, WI January, 1978	Failed to Deliver Policies Timely	30 Day Suspension $200 Forfeiture
Daniel A. Dearborn 545 S. Main Street Janesville, WI August, 1978	Falsified Insurance Applications	Surrendered License
Robert A. Detert 806 Martin Road Fond du Lac, WI July, 1978	Failed to Respond to Inquiry from Commissioner	$150 Forfeiture
John P. Dohm 2319 Montedera Drive Rockford, IL January, 1978	Unlicensed Solicitations	$750 Forfeiture
Theodore Dreves, Jr. 600 Lien Street Coon Valley, WI March, 1978	Failed to Respond to Inquiry from Commissioner	$150 Forfeiture
Jewell Evenson Route 1 Rio, WI November, 1978	Misrepresentation	Surrendered License
Daniel Fellner 100 E. Green Street Watertown, WI March, 1978	Misrepresentation, Unsuitable Policy Recommendations, Falsified Insurance Applications	Surrendered License $1,500 Forfeiture

James J. Fitzgerald 3600 E. River Drive Green Bay, WI June, 1978	Withheld Premiums & Applications	License Revoked
Richard A. Friedle 135 S. 81st Street Milwaukee, WI November, 1978	Misrepresentation	$250 Forfeiture
Allan D. Gabar 406 W. Medenhall Bozeman, MT July, 1978		Voluntarily Surrendered License
Thomas Gasman 1920 E. Northland Avenue Appleton, WI July, 1978	Life Insurance Replacement Rule Violation	$300 Forfeiture
Carl Germer 505 S. Finch Street Horicon, WI April, 1978	Withheld Application & Premiums	6 month Suspension $200 Forfeiture
Joel Glabmann 6521 N. Bethmaur Lane Milwaukee, WI January, 1978	Improper Business Practices	1 month Suspension $250 Forfeiture
Charles Grant 8221 S. Eberhart Chicago, IL October, 1978	Incompetent & Untrustworthy	License Revoked
Irie Grant 1005 Longwood Elm Grove, WI April, 1978	Accepted Applications from Unapproved Apprentice	$300 Forfeiture
Jane Haas Route #3, Box 282 Thorp, WI July, 1978	Falsified License Application	License Denied
Kenneth L. Hall 1093 Sheridan Rd. Kenosha, WI August, 1978	Incompetent & Untrustworthy	License Revoked
Wilfred Handrich 310 Greely Street Berlin, WI September, 1978	Mishandled Premiums	License Revoked $3,000 Forfeiture

Dennis Harndlen 521 Germania Eau Claire, WI August, 1978		Cease and Desist Order (Transwestern Employer-Employee Benefit Assn.)
Dennis Harnden 521 Germania Street Eau Claire, WI January, 1978	Failed to Comply with an Order Issued by Commissioner	$150 Forfeiture
Steven Hegge 535 14 Ave., North Onalaska, WI May, 1978		Refused to Enlarge License
Bruce Heimerman 921A 19th Street Manitowoc, WI May, 1978		License Denied
Walter Helwich La Crosse, WI August, 1978	Acting as Agent Without a License Improper Business Methods & Practices	4 Months Suspension $2000 Forfeiture
Frederick Henckel 6335 Pheasant Lane Apt. E102 Middleton, WI June, 1978	Untrustworthy Incompetent	License Revoked
Herman M. Hinricks 5318 Schluter Road Monona, WI February, 1978	Falsified License Application	$500 Forfeiture
Donald C. Hoadley 1320 Indianwood Drive Brookfield, WI April, 1978	Cancellation Law Violations	$1,250 Forfeiture
Duane H. Hoffman 728 W. Franklin Street Appleton, WI August, 1978	Withholding Premiums	License Revoked
Joel S. Honigman 4208 W. 68th Street Milwaukee, WI August, 1978	Life Insurance Replacement Rule Violation	$75 Forfeiture
William J. Horton Rt. 1, Box 213 Ixonia, WI May, 1978	Misrepresentation Unsuitable Recommendation	$225 Forfeiture

Raymond Hunn 7501 W. North Avenue Wauwatosa, WI February, 1978	Falsified License Application	$50 Forfeiture
Joseph Jelinek 3604 Sabaka Trail RR 7, Cherrywood Glen Verona, WI September, 1978	False Writing	30-Day Suspension
David H. Jennings 422 Garver Wales, WI October, 1978	Falsified License Application	License Denied
Peter Jensen 4326 Mohawk Drive, #3 Madison, WI July, 1978		Cease and Desist Order (Transwestern Employer-Employee Benefit Assn.)
Peter H. Jensen 4326 Mohawk #3 Madison, WI November, 1978	Soliciting for Unauthorized Insurer	License Revoked Restitution of $302.42
Donald C. Johnson 3724 N. 39th Street Milwaukee, WI November, 1978	Falsified License Application	License Denied
Irving Johnson P. O. Box 3110 Green Bay, WI 54303 August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Thomas M. Johnson 2241 Hickory Lane La Crosse, WI May, 1978	Life Replacement Rule Violation	$75 Forfeiture
Wilma Johnson 4110 32nd Avenue Kenosha, WI October, 1978	Falsified License Application	Licensed Denied
James Jordon Route #4, Oak Drive Waupaca, WI October, 1978		Cease and Desist Order of August 8, 1978 rescinded
James Jordon Route #4, Oak Drive Waupaca, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)

Melvin Junior 8917 W. Dogwood Milwaukee, WI November, 1978	Withheld Premiums and Applications	Permanent License Denied
Richard Lachman 2315 George Street La Crosse, WI January, 1978		License Denied
Paul Lagan Box 5468 Madison, WI November, 1978	Alleged Misrepresentation	$50 Forfeiture
Larry Lampkin 8839 W. Appleton Ave. Milwaukee, WI August, 1978	Withholding Premiums	$400 Forfeiture
Patricia Langkamp 131 S. Harrison Box 93 Lancaster, WI April, 1978		License Denied
Ronald J. Likas 2906 N. 6th Street Sheboygan, WI May, 1978		Withdrew License Application
Ronald J. Katz N68 W15321 Prudence Menomonee Falls, WI March, 1978	Failed to Refund Falsified Insurance Applications	$400 Forfeiture
Oliver L. Keller P. O. Box 324 Berlin, WI May, 1978	Withholding Premiums	3 months Suspension
Wiley Kessinger 1114 Hawthorne Avenue Janesville, WI February, 1978	Falsified License Application	$25 Forfeiture
Jacob Kettenacker Box 626 Watertown, MN May, 1978	Falsified License Application	License Denied
David L. Kiedrowski 2839 S. 21st Terrace La Crosse, WI May, 1978		Withdrew License Application

Mark Kintop 2122 W. Carpenter Milwaukee, WI March, 1978	License Application Falsified	License Denied
Mrs. Dorothy Klabon RR 1 Withee, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Theodore Klabon RR 1 Withee, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Richard Knopp P. O. Box 184 Antigo, WI February, 1978	Falsified License Application	$25 Forfeiture
Todd R. Kopstad 2505 8th Street Two Rivers, WI March, 1978	Submitting Fictitious Insurance Application	45 Day Suspension
Linda Krause 1529 Wood Street La Crosse, WI April, 1978	Unauthorized Solicitations	Surrendered License
Harold J. Kubasiak 4719 N. 52nd Street Milwaukee, WI April, 1978	Falsified License Application	License Revoked
Bruce Magnuson 1717 E. Kane Place Milwaukee, WI January, 1978	Failure to Record Medical History, Withheld Premiums	$1,000 Forfeiture
Bruce Magnuson 1717 E. Kane Place Milwaukee, WI January, 1978	Failed to comply with Order of Commissioner	$1,000 Forfeiture
Daniel Malkiewicz 205 Bishop's Way Suite 230 Brookfield, WI November, 1978	Falsified License Application	License Denied
Michael Marinelle 3279 W. Cramer Street Milwaukee, WI February, 1978	Falsified License Application	$25 Forfeiture

Michael V. Marshall Box 124 Neshkoro, WI March, 1978	Premiums Withheld by Sub-agents	Voluntary Surrender of License
Jerry Matteson Box 10 Watertown, WI August, 1978	Improper Business Methods & Practices	License Revoked $3,000 Forfeiture
Donald B. McBain 8627 N. Servite Brive Milwaukee, WI August, 1978	Unlicensed Solicitations	$750 Forfeiture
Terry McMahon 1257 Breezeland Road Oconomowoc, WI November, 1978	Falsified License Application	License Denied
Colin McRae 2867 South K. K. Avenue Milwaukee, WI July, 1978	Incompetent and Untrustworthy	License Revoked
Gerald G. Michaelson 2059 Conway Street St. Paul, MN October, 1978	Untrustworthy	License Revoked
William A. Mitchell 3330 Grandview Drive Brookfield, WI March, 1978	Misrepresentation, Withheld Premiums Falsified License Application	License Revoked
David H. Miller 522 Kentucky Avenue Plainfield, IN October, 1978	Misrepresentation	License suspended 2 months $1,000 Forfeiture
Gene Miller Route #2 South Haven, MN October, 1978	Incompetent and Untrustworthy	License Revoked
William M. Miller Rt. 2, Box 12 Hilbert, WI November, 1978	Failed to Respond to Inquiry from Commissioner	$250 Forfeiture
David L. Nelson 207 Legreid St. Deerfield, WI November, 1978	Misrepresentation Untrustworthy and Incompetent	License Suspended 2 months $1,000 Forfeiture

Edward Niebler 2604 N. 91st Street Wauwatosa, WI January, 1978	Unsuitable Recommendation	$200 Forfeiture
Robert A. Onsrud La Crosse, WI August, 1978	Improper Business Methods & Practices	License Suspended 4 Months $2000 Forfeiture
George Otto 200 S. Sylvester Dr. South Milwaukee, WI April, 1978	Falsified Insurance Application	$300 Forfeiture
Gary Pagel 1259 Fawn Court Green Bay, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
William R. Parker 5856 N. Port Washington Rd., Suite 270 Milwaukee, WI December, 1978	Life Insurance Replacement Risk Violation	$150 Forfeiture
Milton M. Paroubek 176 N. Garfield Avenue Clintonville, WI September, 1978	Mishandled Premiums	$500 Forfeiture
Gerald Peppler P. O. Box 512 Oshkosh, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Larry Persons Rural Route Valley City, ND August, 1978	Misrepresentation	License Denied
Wiley Jon Peterson 128 S. Lake St. Phillips, WI September, 1978	Failed to Insure, Retained Premiums	License Revoked
Michael A. Petranech 1626 N. Prospect, #708 Milwaukee, WI July, 1978	Falsified License Application	License Denied
Robert Piaro 1115 S. Cypress Superior, WI January, 1978	Failed to Complete Apprentice Study Program	Surrendered License

Edward Pitzen 422 A 7th Street Hartford, WI September, 1978	Misrepresentation, Incompetent and Untrustworthy	License Revoked
Dennis Porter 526 Caroline Street Janesville, WI April, 1978	Withheld Application & Premiums, Misrepresentation	License Denied $2,000 Forfeiture
Howard Prahl Route #1 Kiel, WI March, 1978	Acting as Agent Without a License	$200 Forfeiture 3 month Suspension Apprentice Permit
Julie Quigley Route #1 Brussels, WI October, 1978	Falsified License Application	License Denied
Robert Radtke 112 W. 5th Marshfield, WI March, 1978	Failed to Respond to Inquiry from Commissioner	$250 Forfeiture
Ralph Rasmuson Silver Fox Apt. #A Whitehall, WI March, 1978	Forgery	License Revoked
Timothy Rasmussen 4011 Paule Road St. Louis, MO September, 1978	Incompetent, Untrustworthy	License Revoked
Arthur Rayment 303 Main Street Elmwood, WI August, 1978		Cease & Desist Order (Transwestern Employer-Employee Benefit Assn.)
Kevin Roberts 2920 Princeton Road Brookfield, WI July, 1978	Falsified License Application	License Denied
John Runyon Rt. 2, Box 445 Melboure, FL November, 1978	Withheld Premium	Surrendered License $500 Forfeiture
Robert Salsman Route #2 Galesville, WI July, 1978		Application for License Enlargement Denied

Jean A. Sarpolus 821 E. Kause St., Apt. 304 Alvin, TX August, 1978	Acting as Agent Without License	License Revoked
Jeff J. Sayas 2092 S. 102nd Street. Apt. 124 West Allis, WI April, 1978	Life Replacement Rule Violation	$75 Forfeiture
Jeff J. Sayas 2092 S. 102nd St., Apt. 124 West Allis, WI May, 1978	Life Replacement Rule Violation	$75 Forfeiture
Arno Saylor Route #1, Box 97 Wisconsin Rapids, WI March, 1978	Withheld Premiums	License Revoked
Robert W. Schreiber 216 Lake Shore Drive Princeton, WI 6435 N. Seeley St. Chicago, IL March, 1978	Falsified License Application	License Denied
James K. Schroeder 649 Cleveland Street Neenah, WI July, 1978		Licensed Denied
Ida M. Schuch 4923 60th Street Kenosha, WI August, 1978	Life Insurance Replacement Rule Violation	$100 Forfeiture
Rupert Schultz Route #2, Box 180A Mukwonago, WI October, 1978		Cease & Desist Order (Northwest Federation of Independent Business, Inc.)
Morton Shane 8065 W. Navajo Rd. Milwaukee, WI April, 1978	Misrepresentation Withheld Premiums	$300 Forfeiture
Michael P. Shaw 2605 Carpenter Ave. Milwaukee, WI March, 1978	Life Replacement Rule Violation	$100 Forfeiture
Roland Sigl 1427 Beauchamp St. Green Bay, WI August, 1978		Cease & Desist Order (American Federation for Labor and Business Employer Benefit Trust)

Delbert Sirna 7807 N. Chadwick Court Milwaukee, WI October, 1978	Untrustworthy	License application Denied for 3 Months
James F. Slattery 8837D W. Morgan Street Milwaukee, WI June, 1978	Falsified License Applications	License Revoked
Andrew R. Sobcoviak 10001 W. Towers Ave. Milwaukee, WI December, 1978	Misrepresentation	License Suspended 4 months and $750 Forfeiture
William O. Spears 2900 Dixon Street Stevens Point, WI January, 1978	Using Unlicensed Intermediaries	$250 Forfeiture
Lyle Spiegelberg Manawa, WI January, 1978	Making False Statements	$100 Forfeiture
Willie J. Sprewer 2550 N. Weil Street Milwaukee, WI July, 1978	Failed to Respond to Inquiry From Commissioner	$250 Forfeiture
La Fayette Stalling 262 E. 51st Street Chicago, IL October, 1978	Incompetent & Untrustworthy	License Revoked
Dennis Staskal Box 134 Gillingham, WI November, 1978	Misrepresentation	2 weeks Suspension $500 Forfeiture
Dennis Steuck 1211 Edith St. Eau Claire, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Donald Streck 1926 Bouten St. Appleton, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
George Stoffer 318 W. Eagle St. Shawano, WI May, 1978	Life Replacement Rule Violation	$100 Forfeiture
George Stoffer 100 Hillside Lane Shawano, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)

Stephen Suda 1337 E. Harding Ave. Appleton, WI May, 1978	Failed to Reply to Inquiry from Commission	5 year Suspension
Wayne L. Syring 5510 Primrose Lane Wausau, WI May, 1978	Utilizing the Services of an Unlicensed Agent	$500 Forfeiture
Wayne Syring 2810 Rib Mountain Dr. Wausau, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
Lance Temby 1019 Bell Avenue Sheboygan, WI October, 1978	Misrepresentation	License Revoked
Kenneth Thmack 117 Ridgeway Dr. Appleton, WI August, 1978		Cease and Desist Order (American Federation for Labor and Business Employer Benefit Trust)
William Tomlinson 3002 N. 6th Street Wausau, WI July, 1978		Cease and Desist Order (Transwestern Employer-Employee Benefit Assn.)
William Tomlinson 3002 N. 6th Street Wausau, WI October, 1978		Cease and Desist Order of July 7, 1978 rescinded
Jeffrey Weaver 72 Mathewson St. Menasha, WI September, 1978	Falsified License Application	License Revoked
Roger Wesely 3260 Normandy Court Green Bay, WI May, 1978		License Denied
Thaddeus Wichrowski 1816 Park Avenue Racine, WI September, 1978	Falsified Insurance Applications	$750 Forfeiture
Kenneth R. Williams La Crosse, WI August, 1978	Improper Business Methods & Practices	License Suspended 2 years $2500 Forfeiture
David E. Valentine 7338 Jacaronda Lane Miami Lakes, FL October, 1978	Incompetent & Untrustworthy	License Revoked

Steve Vinmans 5533 Main Street McFarland, WI July, 1978	Falsified License Application	Licensed Denied
Arnold W. Voigt, Jr. 409 S. Barstow Eau Claire, WI November, 1978	Utilized the Services of an Unlicensed Intermediary	$250 Forfeiture
Jerry J. Wallendal Route 2 Beaver Dam, WI December, 1978		Withdrew License Application
Henry Zaks 1116 Winesap Court Mequon, WI November, 1978	Withheld Premium	$650 Forfeiture
Steven Zarling 1054 Van Buren Oshkosh, WI January, 1978	Withholding Premiums & Applications	License Revoked

Penalties Levied Against Companies

Aetna Casualty & Surety Company March, 1978	Issuing Unapproved Policy Forms	$300 Forfeiture
American Bankers Insurance Group of Florida July, 1978	Unlicensed Agent	$500 Forfeiture
American Federation for Labor and Business Employer Benefit Trust P. O. Box 8420 Kansas City, MO July, 1978	Unauthorized Insurance	Cease and Desist Order
American Home Assurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
American Income Life Insurance Company August, 1978	Unlicensed Agent	$500 Forfeiture
American Nurses' Association XX20 Pershing Road Kansas City, MO June, 1978	Unauthorized Insurance (Professional Liability Protection Plan)	Cease and Desist Order

Association Life Insurance Company May, 1978	Used Unfiled Rates	$1,000 Forfeiture
Atlas Assurance Company of America November, 1978	Failed to Respond to Inquiry from Commissioner	$100 Forfeiture
Birmingham Fire Insurance Company of Pennsylvania October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Cincinnati Insurance Company April, 1978	Failed to Respond to Commissioner's Inquiry	$500 Forfeiture
Commerce and Industry Insurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Employers Life Insurance Co. of Wisconsin January, 1978	Failed to List Agent	$250 Forfeiture
Farmers New World Life Insurance Company February, 1978	Unlicensed Agent	$250 Forfeiture
First United Life Insurance Company August, 1978	Life Insurance Replacement Rule Violations	$500 Forfeiture
Forum Insurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Germantown Mutual Insurance Company April, 1978	Issuing Policies Through Unlicensed Agents	$750 Payment $5,000 Payment of Back License Fees
The Insurance Company of the State of Pennsylvania October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
ITT Life Insurance Corporation October, 1978	Various alleged violations	$10,000 Forfeiture by Stipulation
Forrest T. Jones & Co., Inc. 3130 Broadway Kansas City, MO June, 1978	Unauthorized Insurance (Professional Liability Protection Plan)	Cease and Desist Order
Life Investors Insurance Company of America July, 1978	Life Insurance Replacement Rule Violation	$100 Forfeiture

Lincoln National Life April, 1978	Unlicensed Agent	$100 Forfeiture
American Mutual Liability Insurance Company March, 1978	Issuing Unauthorized Policy Endorsement	$250 Forfeiture
Metropolitan Life Insurance Company August, 1978	Life Insurance Replacement Rule Violation	$200 Forfeiture
Midland Insurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Midwestern National Insurance Company July, 1978	Examination Report	$6,000 Forfeiture
Mutual Protective Insurance Company and Medico Life Insurance Company July, 1978	Using Unapproved Form	$1,000 Forfeiture
Mutual of Omaha Insurance Company December, 1978	Issued and Used Unapproved Policy Form	$1,000 Forfeiture
Mutual Trust Life Insurance Co. October, 1978	Unlicensed Agent	$500 Forfeiture
National Guardian Life Insurance Company July, 1978	Unlicensed Agent	$500 Forfeiture
National Union Fire Insurance Company of Pittsburgh, PA October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
North American Life & Casualty Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
North Central Life Insurance Company April, 1978	Unlicensed Agent	$250 Forfeiture
Old Reliable Fire Insurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Parkwood Realty Corp. 6313 Odana Road Madison, WI June, 1978	Unauthorized Insurance (Gold Bond Protection Plan)	Cease and Desist Order

Personal Indemnity Mutual Insurance Company April, 1978	Failed to Give Commissioner Notice of an Action by Board of Directors	$1,000 Forfeiture
Plymouth Mutual Insurance Company June, 1978	Unlisted Agents	$500 Forfeiture $800 Back License fees
Protective Fraternal Insurance Company of Omaha September, 1978	Issued Policies Not in Compliance With Filings	$100 Forfeiture
The Protective National Insurance Company of Omaha October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Prudential Insurance Company of America August, 1978	Failed to Answer Inquiry from Commissioner	$250 Forfeiture
Prudential Insurance Company of America March, 1978	Unauthorized Agent	$500 Forfeiture
Ranger Insurance Company July, 1978	Failing to Answer Inquiry from Commissioner	$250 Forfeiture
State Farm Mutual Automobile Insurance Company November, 1973	Agreed to change Guidelines for Auto Insurance Eligibility	
Surgical Care - Blue Shield December, 1978	Failed to answer Inquiries from Commissioner	$1,000 Forfeiture
Teachers Insurance Company October, 1978	Failed to respond to inquiry from Commissioner	$250 Forfeiture
Transwestern Employer—Employee Benefit Assn. XX61 Lincoln Ave., Suite 208 San Jose, CA June, 1978	Unauthorized Insurance	Cease and Desist Order
United Fire Insurance Company of America December, 1978	Failed to Reply to Inquiries from the Commissioner	$500 Forfeiture
Wisconsin Employers Insurance Company November, 1978	Deceptive Advertising	Cease and Desist Order

COMPANIES IN LIQUIDATION

ALL-STAR INSURANCE CORPORATION IN LIQUIDATON

RODERICK B. McNAMEE
SPECIAL DEPUTY COMMISSIONER OF INSURANCE

Upon the recommendation of the Commissioner, All-Star Insurance Corporation was ordered into liquidation March 1, 1977, by Judge John Decker, Milwaukee Circuit Court. Immediate steps were taken to notify all policyholders, claimants, courts, attorneys and other interested parties by mail and publication of the liquidation. In addition, procedures were established for filing claims in the liquidation process with a deadline for filing claims of November 1, 1977. Court Orders as required to assist the orderly liquidation process were secured and a liquidation staff organized.

At 2/28/79 the following claims had been received:

Administrative	1
Losses	3386
Premium	2685
Residual	1002
Proprietary	4
Total:	7078

Included in the total are individual loss claims filed with ancillary receivers and guarantee funds.

The State of Wisconsin accounted for 608 claims in liquidation distributed as follows:

Administrative	1
Losses	224
Premium	325
Residual	57
Proprietary	1
Total:	608

The Special Deputy's staff of claim administrators is proceeding with claim determinations in an orderly manner and is in continuing contact with claimants, attorneys and ancillary receiver and guarantee fund personnel. In addition to reaching claim agreements with claimants, our staff is fully aware of their responsiblity to endeavor to settle claims in an equitable manner within each claim classification group. To assist in the control and administration of claims, full use of data processing techniques are employed. Such methods permit immediate file identification by name of Insured, claimant, liquidation claim number, All-Star claim number, if any, and minimize the number of personnel required to control and maintain files. Additional benefits are provided to management in the direction of claim personnel efforts and in the summation of status reports currently and for the future.

As was the case for the calendar year ending 1977, outside auditors have been employed and have concluded their audit of the 1978 calendar year books of All-Star in liquidation. No adjustments or corrections of the Liquidator's book were required and no recommendations were made as respects procedures.

The following is a brief summary of the change in Net Liquidated Assets in the custody of the Liquidator at 12/31/78:

Net Liquidated Assets at 1/1/78		$2,663,998
Additions	$3,538,992	
Deductions	511,335	
Net Increase		3,027,657
Net Liquidated Assets at 12/31/78		$5,691,655

Net liquidated assets consist of cash or its equivalent, U. S. Government guaranteed securities with a maturity date of two (2) years or less and funds invested through the Wisconsin Investment Board.

In addition to liquidation claim handling, one of the Special Deputy's principal responsibilities is the continuous identification, pursuit and collection of funds due to the Estate of All-Star. In this connection considerable time and effort has been expended in the study, evaluation and preparation of detailed accounts receivable due from agents. Demands have now been made for payment and the Liquidator is prepared to institute suits to collect amounts due where voluntary payments have not been received.

It is still too early in the liquidation process to estimate the value of all claims filed in liquidation or the probable total of liquidated assets which will be available for dividends to claimants.

WISCONSIN SURETY CORPORATION

In Liquidation

A. Roy Anderson, Special Deputy Commissioner

In the year since March 31, 1978, the Liquidator reported:

Balance 3/31/78	$1,119,528.65
Receipts	250,033.80
	$1,369,562.45
Expenditures	163,069.96
Balance 3/31/79	$1,206,492.49

The 715 claims on file in the liquidation proceeding in Wisconsin total $16,055,100.25, of which 230 Wisconsin claims total $3,553,239.57. The status of claims as of 3/31/79:

	PAST 12 MONTHS	**CUMULATIVE TOTAL**
Wisconsin Claims Withdrawn	0	21
	-0-	($85,601.73)
Total Claims Withdrawn	4	39
	($99,502.36)	($1,002,642.87)
Wisconsin Claims Allowed	14	37
	($57,392.97)	($111,097.41
Total Claims Allowed	27	160
	($273,266.98)	($532,044.48)
Wisconsin Claims Disallowed	33	102
	($909,274.01)	($1,467,839.52)
Total Claims Disallowed	134	325
	($3,454,221.62)	($5,388,384.72)

The ancillary receivership in Texas is almost finished and the ancillary receivership in New Mexico will be closed out by transferring claims and assets to the Wisconsin liquidation.

Work during the past twelve-months included the processing of claims and reinsurance; hearings and discovery proceedings; collecting, accounting, and reporting; and general administration of the liquidation.

LEGISLATION

By M. E. Van Cleave, Assistant Deputy Commissioner

The article on legislation in the 1978 Wisconsin Insurance Report described enactments by the 1977 legislature affecting either the operations of the Office of the Commissioner of Insurance or of insurers and their representatives subject to regulation by the office. That article included description of legislative enactments during the first several months of 1978. The only enactment subsequent to the preparation of last year's report with application to insurance were chapters which included some cross-references to insurance statutes.

In the 1978 report concluding activities of the Insurance Laws Revision Committee were also noted. Several of the Insurance Laws Revision Committee bills which were introduced in the 1977 legislature and which were not enacted, were introduced again in the 1979 legislature. They include:

SB 99 - Rule of Interpretation for Investment Code; SB 144 Claims Adjustment Practices; SB 145 Motor Clubs; SB 146 Omnibus Bill Relating to Insurance Revision.

In addition, four bills approved by the Insurance Laws Revision Committee at its last meeting, May 25, 1978, and recommended for introduction by the Legislative Council on December 21, 1978, are being considered by the 1979 legislature. They are:

SB 20 Miscellaneous Minor Corrections; SB 21 School Benefit Plan; SB 22 Cooperative of Insurers and SB 23 Revisions to Chapter 646, the Security Fund Law.

When the legislature recessed June 30, 1979, several of these bills had passed the Senate and were being considered by the assembly, but none had been enacted. It is anticipated that all will be considered further when the legislature reconvenes in the fall.

No other legislation has been introduced by the Office of the Commissioner of Insurance but the Commissioner and staff are working closely with legislators interested in introducing proposals for health insurance risk sharing plans and for mandatory conversion of group health insurance benefits and in legislation placing limitations on factors used in classifying risks for automobile insurance.

ADMINISTRATIVE RULES

By M. E. Van Cleave, Assistant Deputy Commissioner

There are general and specific insurance statutues which authorize the Commissioner of Insurance to adopt rules to interpret the statutes she is authorized to enforce or administer - section 227.014 (2) grants such authority to state agencies generally and section 601.41 (2) repreats that authority for the Insurance Commissioner. This double expression of rule-making authority for the Insurance Commissioner emphasizes the importance of administrative rules in the administration of the new insurance laws which are the product of the more than a decade-long effort of the Insurance Laws Revision Committee of the

Legislative Council. These new laws were drafted on the basis that only the general principles of insurance should be included in the statutes and the specifics and details should be included in administrative rules promulgated by the Commissioner.

The following paragraphs describe action on individual sections of administrative rules which was taken in 1978. In addition, an order amending several sections to correct reference and other errors was filed October 30, 1978. Most of these changes were changes in references in administrative rules to reflect the creation of section of Ins 6.75 which defines and delimits lines and classes of insurance. That rule replaced an interim administrative rule which established lines and classes of insurance by reference to section 201.04 1973 Statutes which was repealed by Chapter 372, Laws of 1975. In addition to changes necessitated by the creation of the new classification of insurance in Ins 6.75, some changes in the rules were made to correct errors that had been called to our attention. Because of printing problems, these changes did not become effective until March 1, 1979.

Specific sections of rules which were changed during 1978 are described below:

Ins 2.14 and Ins 2.15.

Sections Ins 2.14, *Sale of life insurance policies; disclosure requirements and deceptive practices*, and Ins 2.15, *Life insurance surrender value comparison index*, were repealed and Ins 2.14 *Life insurance solicitation* adopted in lieu thereof. These changes were filed with the Secretary of State October 3 and were to apply to life insurance sales transactions after January 1, 1979. Sections Ins 2.14 and Ins 2.15 were originally adopted in 1972 to ensure that potential life insurance purchasers were furnished information to enable them to make a wiser choice in the purchase of life insurance policies. Section Ins 2.15 was the basis for part of the NAIC model regulation on life insurance cost disclosure, but that model, as adopted in 1976, differs in several ways from Ins 2.14 and Ins 2.15 as originally adopted and from Ins 2.14 as adopted in 1978, although the latter rule permits use of the same cost comparison indexes (life insurance surrender cost index, life insurance net payment cost index and the equivalent level annual dividend) as does the NAIC regulation. In addition, it allowed companies to provide data making use of the average annual rate of return index (Linton Yield Method) calculated using term life insurance rate assumptions included in the rule. The surrender cost index is emphasized as the primary cost comparison tool by requiring that it be provided in a preliminary policy summary furnished to the buyer by the agent at the point of sale. The index is to be calculated at 5 percent interest rather than at 4 percent as in the original Ins 2.15.

The rule as adopted departed from the NAIC model regulation in that it requires that consumer information be provided at the point of sale rather than at the point of policy delivery. In addition to the preliminary policy summary, a buyer's guide, which is an adaptation of the buyer's guide in the NAIC model regulation, is to be furnished to the insured by his agent at that time. The rule allows an exception for companies which do not market through agents, which are to provide this information at the point of delivery.

Section 2.14 *Life insurance solicitation* was published in the Wisconsin Administrative Register in November, 1978, to apply to life insurance solicitations after January 1, 1979. In December, 1978, fourteen life insurers and seven individual agents (subsequently joined by the National Association of Life Underwriters) sought, in Dane County Circuit Court, declaratory relief to determine that section Ins 2.14 (4) (a) is invalid and also sought a mandatory injunction compelling the insurance commissioner to require all insurers to provide the consumers materials other than those designated under Ins 2.14 (4) (a). The plaintiffs requested an order temporarily enjoining enforcement of the new rule. The court denied plaintiffs motion for temporary injunction on December 29, 1978.

On January 2, 1979 the attorneys for the plaintiffs filed a petition to appeal the decision with the District IV Court of Appeals and that court ordered that the implementation of Wisconsin Administrative Rule section Ins 2.14 (4) (a) be temporarily enjoined until the court ruled on the petition to appeal. On January 11 the Court of Appeals ordered that the petition for leave to appeal be granted. The temporary injunction issued by the court January 2 was continued pending the courts decision on the appeal.

On February 28 the Court of Appeals directed the circuit court to enjoin enforcement of the rule pending trial on its merits. The court said that plaintiffs have shown probable success on the merits on grounds that the commissioner has exceeded his statutory powers; plaintiffs have also shown probable success on grounds that the rule was adopted without compliance with statutory rule making procedures; and have shown that they will be irreparably harmed by the rule because they are compelled to disseminate misleading information as a condition to exercising a lawful occupation, and because consumers are unlikely to accept corrections from insurance agents of official but inaccurate information which may result in lost insurance sales.

Commissioner Wilde and the Office of the Commissioner of Insurance petitioned the Supreme Court, State of Wisconsin, to review the decision the Court of Appeals. The basis for the appeal was in three parts: the decision of the Court of Appeals in this matter is in direct conflict with the controlling opinions of this court relating to the review of a trial courts grant or refusal to grant temporary relief; the Court of Appeals incorrectly applied judicial standards applicable in the review of administrative rule making; and the Court of Appeals holding that the Wisconsin Buyer's Guide to Life Insurance is a rule subject to the requirements of a filing and publication under s. 227.025, is novel and without authority.

On May 10, 1979 the Supreme Court ordered that the decision of the Court of Appeals be vacated and that the case be remanded to the Circuit Court of Dane County with directions to issue a temporary injunction as prayed for by plaintiffs - appellants pending a hearing on the merits. The Supreme noted that plaintiffs - appellants have responded that this case will probably become moot before the court can decide it because of the hearing scheduled by defendant Wilde to change portions of the challenged rule, and because defendant Wilde is no longer insurance commissioner and his successor should be given an opportunity to act on this matter. The court decided that the matter should be remanded to the trial court in the interest of judicial economy because the plaintiffs - appellants made a sufficient showing to be entitled to temporary injunction for the purpose of preserving the status quo pending a hearing on the merits if the case does not become moot, and the propositions of law being addressed by the Court of Appeals in its opinion should not be authoritatively determined until after a hearing on the merits.

Ins 3.35

Section Ins 3.35 *Wisconsin health care liability insurance plan* was amended to be effective May 1 to reflect renumbering of statutory sections because of legislative changes and to increase the commission payable on policies issued to podiatrists from $15.00 to $40.

Ins 3.39

Section Ins 3.39 *Standards for accident and sickness insurance sold to the Medicare eligible* was amended to become effective January 1, 1979 to clarify its meaning and intent. Subsection (2) was changed to better identify which policies are to be included within the scope of the rule. Several changes were made in prescribed captions of non-Medicare supplement policies which are subject to the rule in order to better convey the content of such policies. Changes were made in subsection (5) (b) 3 to clarify the requirements of a Medicare supplement policy. Subsection (9) was reworded to require that every prospective Medicare eligible purchaser of any policy or coverage subject to the rule receive the pamphlet at the time the prospect is first delivered an invitation to apply. New subsection (8) provides for disclosure requirements for conversion contracts so that senior citizens may be better aware of benefits contained in those contracts.

Ins 4.10

Section Ins 4.10 *Wisconsin insurance plan* was amended twice during 1978. Subsection (3) (h) was changed so that the definition of weighted premium would include 100% of the homeowners' multiple peril premiums. Insurers writing this type of business would thus bear a more equitable share of the operation of the Wisconsin Insurance Plan. When the rule was amended in May, 1977 to authorize the issuance of actual cash value homeowner's policy coverage, the definition of premium on which participation of the plan is based was not changed.

The rule was amended effective January 1, 1979, to increase the membership of the Governing Committee from 9 to 14 members. Five numbers will be appointed to represent consumers and other persons not affiliated in any way with the insurance industry. This was to meet the federal requirements that at least one-third of the voting members of the Governing Board for each FAIR plan are to be individuals not affiliated with insurers or other entities of the insurance industry.

The rule was also amended to solicit nominees to serve as consumer members.

Ins 6.25

Section Ins 6.25 *Joint underwriting and joint reinsurance associations* was amended to show the change of name of the Nuclear Energy Liability - Property Insurance Association to American Nuclear Insurers.

Ins 6.54

Section Ins 6.54 *Prohibited classification of risk for rating purposes* was amended December 31 to be effective February 1, 1979, to correct an unfair discrimination identified after adoption of the rule. This rule establishes prohibited practices in the classification of risks for automobile insurance coverage and for coverage for loss or damage to real property used for residential purposes for not more than four living units or affording coverage for loss or damage to personal property used for residential purposes. One of the prohibited practices is refusing, canceling or denying insurance coverage to a class of risk solely on the basis of the applicant's or insured's physical condition or developmental disability. Another prohibited practice is refusing, canceling or denying coverage to a class of risk solely on the basis of the applicant's or insured's age. Some insurers evidently required applicants for insurance or insureds to undergo a physical examination to obtain or continue insurance coverage but would not pay for the cost of the physical examination. This could cause the applicant or insured to go elsewhere to obtain continued insurance coverage because of the extra expense of the examination. The insurer would not be technically violating the former administrative rule in denying coverage because of the applicant's or insured's physical condition or age, but by requiring the physical examination the person was effectively being discriminated against. This was corrected by amending subsection (3) of Ins 6.54 to require that any insurer which requires an applicant or an insured to undergo physical examination to obtain or to continue coverage must pay for the cost of the physical examination.

Ins 6.56

Section Ins 6.56 *Interim continuance of authority to transact business as an insurance agent* was repealed effective December 1, 1978. This rule was adopted to provide an interim continuance of authority to transact insurance business as an insurance agent during the transition of the regulation of insurance marketing to Chapter 628, Stats. from the previous authority in sections 206.41 and 209.04, 1973 Stats. The transition period ended May 31, 1977 so that section Ins 6.56 was no longer needed and could be repealed.

Ins 6.57

Section Ins 6.57 *Listing of insurance agents by insurers* was repealed and recreated April 1, 1978 to make changes considered at the hearing in September 1977 and other changes published in the Wisconsin Administrative Register for September of 1977. Subsection (1) provides that submission of an application for an intermediary-agent appointment shall constitute an initial listing of such agent in accordance with section 628.11 Stats. Subsection (2) provides for notice of termination of appointment of individual intermediary-agents to be filed prior to or within 15 calendar days of the termination date, and that an agent terminated must be given notice within 7 calendar days of that termination.

Subsection (3) provides for payment of the annual listing fee on a billing schedule which will designate the calendar month billing for the various insurers.

Subsection (4) sets the fees for listing insurance agents as $5.00 for a resident and $15.00 for nonresident individual intermediary-agents.

In an order filed with the Secretary of State December 21 subsections (5) and (6) Ins 6.57 were adopted to prohibit an insurer accepting business from an unlisted intermediary agent unless the intermediary is licensed as an intermediary-broker and prohibits an intermediary-agent from submitting an application for insurance directly to an insurer or soliciting insurance on behalf of a particular insurer unless the agent is listed with that insurer.

Ins 6.59

Section Ins 6.59 *Examination of individual intermediaries* was amended July 1, 1978 to change the centers where individual intermediary-agents' examinations will be administered. Experience since the testing program began in May of 1977, indicated that certain of these centers were locations where there had been relatively few examinees or which required relatively long travel by applicants. The center at Rice Lake is no longer used and two examinations monthly are scheduled at Eau Claire since many of those who were examined at Rice Lake can be conveniently examined there. The center at Platteville was terminated and a new center was established at Oshkosh.

This rule was further amended by the adoption of subsection (10) in an order filed August 21 to provide that the term town mutual agent includes an agent for a town mutual who must obtain windstorm coverage from another insurer operating on an assessment plan in order to provide a more complete property insurance coverage for town mutual member clients. Such town mutual agents will not be required to be licensed, but the other insurer must list the agent and pay the listing fee required by section Ins 6.57.

Ins 6.61

The title of this rule was changed to *Intermediary records* in an order filed with the Secretary of State December 21 and the rule was broadened in scope so that it applies not only to the records of individual intermediary-agents but to the records of all insurance intermediaries. This was done by including appropriate reference to other rules and to intermediary-brokers.

Ins 6.64

Section Ins 6.64 *Insurance marketing intermediary-broker* was created in an order filed December 22 to define the powers and responsibilities of a licensed intermediary-broker, to describe acceptable practices in the conduct of a brokerage business and to ensure fulfillment of the fiduciary obligation of an intermediary-broker to the client through disclosure agreements, bonding, trust accounts, fee regulation and recordkeeping. The other sections of the rule provide the administrative detail for meeting those purposes.

Subsection (2) defines an intermediary-broker as a person engaged in searching out, negotiating or procuring contracts of insurance with insurers with which the intermediary is not licensed as an intermediary-agent with the consent or and on behalf of the insured. This subsection also describes the fiduciary acts of a broker. Subsection (3) lists prohibitions applicable to an intermediary-broker - not also acting as an intermediary-agent in the placement of a particular piece of business nor engaging in any insurance transactions involving a particular risk which benefits the intermediary-broker or an affiliate financially, where the intermediary-broker has provided service or advice as another type of intermediary in a related transaction within the recent past.

Subsection (4) of Ins 6.64 provides a Client Pre-Agreement to be maintained by the intermediary-broker for five years which is signed by the broker and the prospective insured-client. The format of the pre-agreement is included in the subsection.

Subsection (5) limits the compensation an intermediary-broker can receive to the brokerage fee and provides for forfeiture of the fee if a commission is received from the insurer.

Subsection (6) requires that every intermediary-broker maintain appropriately identified demand deposit trust accounts in a Wisconsin bank for the deposit and disbursement of all insurance premiums, commissions, brokers' fees and other funds entrusted by an insurer or insured to the intermediary-broker. Every intermediary-broker must maintain books of account according to accepted principles of accounting.

Subsection (7) of Ins 6.64 requires that every individual intermediary-broker supply a permanent surety bond in favor of the people of the State of Wisconsin payable to any party entered under the terms of the bond. The amount of the bond is $5,000 initially for residents and $10,000 initially for nonresident brokers or 20% of gross premiums written annually up to a $50,000 bond limit for residents and $100,000 for nonresidents.

Ins 6.65

Section Ins 6.65 *Licensing and examination of intermediary-broker* establishes procedures for issuing licenses and administering examinations for intermediary-brokers. This rule was also filed with the Secretary of State December 21. Licenses will be issued for property and casualty insurance broker, life and disability insurance broker, or both. In order to be licensed the applicant must have had at least three years experience as a licensed intermediary-agent or have an educational equivalent approved by the commissioner, must have passed the written examination for property and casualty insurance authority and/or life and disability insurance authority, must supply a certificate of demand deposit trust account pursuant to Ins 6.64 (6), must supply a surety bond pursuant to Ins 6.64 (7), and must be determined trustworthy and competent with the commissioner.

Subsection (3) of Ins 6.65 provides for application for license to be made on insurance for 11-45. The commissioner will make a determination as to the applicant's trustworthiness and competence based on data in the application, the results of a written examination and other pertinent records in the office of the Commissioner of Insurance.

Subsection (5) establishes the fee schedule for examination at $25.00 for one kind of broker authority and $30.00 for both kinds of broker authority.

An individual who obtains a passing grade and submits a satifactory application and meets all the requirements of Ins 6.62 (3) and Ins 6.64 will be issued an individual intermediary-agent broker license upon payment of a license issuing fee of $10.00.

Written examinations will be administered pursuant to section Ins 6.59 and an annual regulation charge will be required for each licensed individual intermediary-broker in accordance with section 601.31 (15) m, Stats.

Ins 6.66

Section Ins 6.66 defines *Proper exchange of business* as contemplated by 628.61, Stats., to mean the forwarding of insurance business from one intermediary-agent who cannot after due consideration place the business with any of the insurers for which the agent is listed because of capacity problems, the refusal of the company to accept the risk or the onerous conditions it imposes on the insured, to an intermediary-broker or another intermediary-agent licensed for those lines of insurance whose insurers are able to accommodate the risk under conditions more favorable to the insured. Proper exchange of business is not the regular course of business and is distinguished from brokerage by its occasional and exceptional nature.

Subsection (2) of Ins 6.66 lists requirements for proper exchange of business. The soliciting intermediary-agent must complete and sign an exchange of business form and leave one copy with the insured; the intermediary-agent forwarding the business and the agent receiving the business must be licensed in the line or lines of insurance involved in the exchange and both must sign the insurance application.

Subsection (3) emphasizes that no intermediary-agent shall accept business solicited by another intermediary-agent which he or she knows is not an exchange in compliance with the provisions of this rule.

Subsection (4) lists the requirements of the exchange of business form along with a copy of the form.

Subsection (5) states that an intermediary-agent shall be presumed to have exceeded the occasional exchange of business if he or she places more than 5 insurance risks per calendar year with any single insurer or exchanges in total more than 25 insurance risks per calendar year.

Subsection (6) defines the forwarding of business from an intermediary-agent to an intermediary-broker as an exchange of business.

Subsection (7) explains that exchange of business among intermediary-brokers and participation by intermediaries in risk sharing plans under Chapter 619, Stats., are not to be limited in any way by the rule.

The rule was filed with the Secretary of State December 21, 1978 but did not become effective until it was published April 1, 1979.

Ins 6.76

Section 6.76 *Grounds for disapproval of and authorized clauses* for fire, inland marine and other property insurance forms, was amended by changing subsection (3) (a) to better indicate that an insurer drafting a fire insurance policy has a choice of either Noon or 12:01 A.M. as an effective date. This change became effective December 1, 1978.

Ins 7.01

Section Ins 7.01 *General forms*, was changed at the same time that sections Ins 6.64 and Ins 6.65 were adopted to list the new application for intermediary-brokers license and other forms developed to administer the licensing processes established by those rules.

Chapter Ins 8

Most of the rules of Chapter Ins 8 dealing with employee welfare funds were amended because of the renumbering of sections 211.01 to 211.15 to be sections 641.06 to 641.20 by Chapter 339, Laws of 1977. These changes became effective December 1, 1978.

Ins 12.01

Section 12.01 *Insurance holding companies and intercorporate transactions relating to insurers* was amended effective August 1, 1978 to bring the rule into closer conformity with the model insurance holding company law and regulation adopted by the National Association of Insurance Commissioners (NAIC). Wisconsin insurers who are members of a holding company system are then relieved from extra reporting requirements to other states which have adopted the NAIC model law and regulation. In addition, stylistic changes in reference to Wisconsin Statutes and to the Wisconsin Administrative Code were made throughout this rule to conform to the suggestions in the administrative rule drafting and procedure manual, January 1978.

The major changes in the rule were: to amend subsection (5) *Reports on Affiliates* so that information about transactions, relationships and agreements will be included in the report each insurer required to report under s. 617.11, Stats., furnishes within fifteen days after the insurer acquires an affiliate; subsection (7) is redrafted to provide for advance reporting to the commissioner of certain transactions regarding domestic insurers; subsection (10) is amended to clarify the commissioner's authority to disapprove extraordinary dividends to shareholders; and subsection (12) is created to clarify the commissioner's authority to disapprove mergers or other acquisitions of control and to establish standards for reviewing the proposed mergers or acquisitions for approval. These changes became effective August 1, 1978.

Ins 15.01

Section Ins 15.01 *Exemption of warranty plans* was adopted to be effective February 1, 1978. Consideration of such a rule began during 1977 and a hearing on a proposed rule was held in August 1977. A complete description of Ins 15.01 is included in the 1978 Wisconsin Insurance Commissioner's Report, beginning on page 58. The purpose of the rule is to establish procedures to provide for the exemption from the insurance code under section 600.01 (1) (b) 5, Stats., of warranty programs which have the characteristics of insurance while providing for the regulation necessary to protect the public which may rely upon these plans. Examples of warranty plans which might apply for exemption is a program which warrants residences against material defects from certain basic structural and functional components and against defects in some major appliances, or plans which warrant coverage for repairs on certain critical parts of an automobile the buyer has purchased.

Ins 16.02

Section Ins 16.02 *Annual audits to financial reports and examinations* was filed with the Secretary of State November 20 and was printed to become effective February 1, 1979. This rule requires that every insurer with annual premium volume greater than $100,000 and more than 1,000 policyholders in Wisconsin to file an annual audited financial report on or before June 30 of every year and establishes the standards and methods of preparation of such report. This will provide the office with an additional regulatory tool to achieve greater flexibility in the financial surveillance of all licensed insurers as well as improving our methods of examining domestic insurers and monitoring their solidity.

The captions of some of the subsections of the rule give an indication of its content. The *Purpose* subsection, subsection (1), indicates that the rule is promulgated to implement sections 601.42 and 601.43, Stats., which give the commissioner authority to obtain information from insurers and to examine insurers. The *Scope* and *Exemption* subsections establish that the rule should apply generally to all insurers, subject to exemption by the commissioner if compliance would constitute a financial or organizational hardship upon an insurer.

Subsection (4) includes definitions of various terms used in the rule and subsection (5) establishes the *Scope of Audit and Report of Independent Certified Public Accountant*. Subsection (6) *Contents of Annual Audited Financial Report* describes in detail what such a report must include.

Subsection (7) permits consolidated or combined financial statements subject to certain requirements set out in this subsection.

The caption of subsection (8) *Notification of Adverse Financial Condition* indicates its requirement that an accountant must immediately notify an executive officer of an insurer of any determination that the insurer has materially misstated its financial condition and that officer must report the deficiency to the commissioner.

Subsection (9) *Evaluation of Accounting Procedures and System of Internal Control* requires that such evaluation by the accountant be given to the commissioner. Subsection (10) *Filing of Annual Audited Financial Reports* and Subsection (11) *Extensions for Filing of Annual Audited Reports* include the details of filing requirements.

Subsection (12) explains the *Designation of Independent Certified Public Accountant* and subsection (13) establishes the qualifications of an accountant Subsection (14) *Availability and Maintenance of CPA Workpapers* requires that workpapers be available for review. Subsection (15) *Examinations* establishes requirements for the examination process.

Ins 17.01

Section Ins 17.01 *Payment of compensation fund fees* was adopted to become effective September 1, 1978. This rule establishes procedures for collecting fees from physicians for financing patients compensation panels as provided by s. 655.21, Stats., and for collecting operational assessment fees from health care providers for the Patients Compensation Fund as authorized by s. 655.27, Stats.

PARTICIPATION IN NAIC ACTIVITIES

M. E. Van Cleave, Assistant Deputy Commissioner

The National Association of Insurance Commissioners (NAIC) is a voluntary association of the principal insurance regulators of the 50 states, the District of Columbia and territories of the United States. Section 601.48, Statutes, provides that the Commissioner of Insurance shall maintain close relations with the Commissioners of other states and shall participate in the activities and affairs of the National Association of Insurance Commissioners and other organizations so far as it will, in his judgment, enhance the purposes of the insurance laws.

The NAIC was formed and has had regular meetings since 1871. The objectives of the Association include the following:

1. To encourage uniformity in departmental rulings under the insurance laws of the several states;
2. To disseminate information of value to insurace regulators;
3. To establish ways and means of fully protecting the interests of insurance policyholders in the various jurisdictions; and
4. To preserve to the several states the regulation of the business of insurance.

The 1978 meetings of the NAIC were held in June, 1978, in Washington, D. C., and in December, 1978, in Las Vegas, Nevada. Several members of the Commissioner's staff attended both meetings.

Commissioner Wilde was a member of the following committees and subcommittees of the NAIC during 1978:

Regulatory Information Subcommittee
Accounting Practices and Procedures Subcommittee (Vice-Chairman)
Market Conduct, Examination and Reporting Committee
Market Conduct and Trade Practices Subcommittee (Vice-Chairman)
Agents and Brokers Subcommittee
Competition Subcommittee (Chairman)
Accident and Health Subcommittee
Property and Casualty Committee
Surety, Mortgage Guaranty and Miscellaneous Subcommittee (Vice-Chairman)

Commissioner Wilde continued as Chairman of the Redlining Task Force of the Property and Casualty Committee. This task force is reviewing questions about possible unfair discrimination by insurers relating to "affordability" and "availability" of insurance for risks because of its geographical location. He also served on a special task force on the Automobile Insurance Subcommittee to review current systems of allocating costs among private passenger automobile policyholders.

For 1979 Commissioner Wilde was appointed to serve on the following committees and subcommittees:

Accounting Practices and Procedures Subcommittee (Vice-Chairman)
Market Conduct, Examination and Reporting Committee (Vice-Chairman)
Market Conduct and Trade Practices Subcommittee
Competition Subcommittee (Chairman)
Statistical Data Compilation Subcommittee
Accident and Health Subcommittee
Life Insurance Subcommittee
Surety Mortgage Guaranty and Miscellaneous Subcommittee

Commissioner Mitchell was appointed to serve on the same committees and subcommittees, but under the rules of the NAIC she could not assume the chair or vice-chair position. She continued as chairperson of the Redlining Task Force and of the Task Force on Medicare Supplement and Limited Health Insurance.

In 1978, Bradford S. Gile, A.S.A., Life and Health Actuary for the office, continued to serve on the NAIC Life Valuation and Nonforfeiture Value Regulation Technical Subcommittee which is reviewing the technical basis of valuation and nonforfeiture value regulatory statutes applicable to life insurance and health insurance. Recommendations of that subcommittee have been adopted by the NAIC at several meetings and have been reflected in changes which have been made in statutory valuation and nonforfeiture value requirements in Wisconsin.

In addition to the meetings and activities of the NAIC, the Commissioner and staff members of the office have also participated in the meetings of Zone IV of the NAIC. Zone IV consists of the eight upper midwestern states which are considered as a unit for some of the examination functions of the NAIC. The Commissioners of these states and members of their staff meet once a year to consider problems of particular interest to them. The 1978 meeting of the Zone IV Commissioners was held in Indianapolis, Indiana.

ADVISORY BOARDS AND COUNCILS

M. E. Van Cleave, Assistant Deputy Commissioner

Wisconsin laws (section 15.04) provide that heads of independent agencies may create and appoint such councils and committees as the operation of the agency requires. The insurance code (section 601.20) specifically authorizes the Commissioner of Insurance to create advisory councils and committees to assist him in dealing with regulatory problems. The Commissioner is to provide by rule for the creation, governance, duties and termination of any council or committee he establishes. The expert advice provided the Commissioner through these councils results in more efficient regulation of the insurance industry to the benefit of insurance consumers and insurers.

The Commissioner and members of his staff also serve on various councils and boards and thus aid Wisconsin residents by providing advice and suggestions on matters supplemental to insurance regulation.

A description of the various councils and boards with which the Office of the Commissioner of Insurance is involved is provided below:

Insurance Security Fund Board. The responsibilities and powers of the Insurance Security Fund Board are included in the description of the Insurance Security Fund in Section IV of this Report. Members of the Board are also listed there.

Insurance Consumers Advisory Council. The duties of this council, set forth in Wisconsin Administrative Code section Ins 6.53 (4) are to advise the Commissioner on matters relating to: consumer education in insurance; insurance advertising solicitation and deceptive practices; insurance availability, insurance policy exclusions, and other market problems; and possible standardization and simplification of insurance contracts.

Wisconsin Retirement Fund Board. This Board administers the funded retirement system for most state and municipal employees, other than teachers, under the supervision of the Employee Trust Funds Board in accordance with provision of Chapter 41, Wis. Stats., and Sections 15.16 and 15.165 (3), Wis. Stats. The Board consists of the Commissioner of Insurance (or an experienced actuary in his office designated by him) and eight other persons appointed by the Governor. In 1978, the Commissioner of Insurance was represented by M. E. Van Cleave, Assistant Deputy Commissioner.

Group Insurance Board. This Board is authorized by sections 15.16 and 15.165 (2), Wis. Stats., and is attached to the Division of Municipal and State Government in the Department of Employee Trust Funds. It performs the duties and exercises the powers conferred upon it under section 40.10, Wis. Stats. The Board is responsible for administering the group life and group health insurance program for state employees, as well as the separate group life program for the employees of participating municipalities. Membership on the Board was changed in 1978 by Chapter 418, Laws of 1977, so that the membership on the Board now comprises the Governor, the Attorney General, the Secretary of Administration and the Secretary of Employment Relations or their designees, the Commissioner of Insurance and four persons appointed for two-year terms, of whom one shall be an insured member of the Wisconsin State Employees Union, one shall be an insured state-employed member of the State Teachers Retirement System and one shall be an insured employee of a local unit of government. Commissioner Wilde served as Chairman of the Board in 1978.

Council on Fire Insurance Training Programs. This body, authorized by section 15.947, Wis. Stats., functions under the State Board of Vocational, Technical and Adult Education, and furnishes advice and guidance to the Board in the establishment and maintenance of training programs in fire prevention and protection. The Council comprises representatives from the Division of Emergency Government (Bureau of Civil Defense and Disaster Control), the Department of Industry, Labor and Human Relations and the Office of the Commissioner of Insurance, together with six members of fire departments appointed by the Governor for staggered six-year terms.

During 1978 the Commissioner of Insurance was represented on this Council by Norman J. Wirtz, Insurance Rate and Form Analyst.

Joint Survey Committee on Retirement Systems. This committee performs duties mandated under section 13.50, Wis. Stats. Committee membership comprises two majority party Senators, one minority party Senator, two majority party Representatives to the Assembly, one minority party Representative to the Assembly, an Assistant Attorney General, a member of the public selected by the Governor, the Commissioner of Insurance or an experienced actuary in his office designated by him and the Secretary of the Department of Employee Trust Funds.

This committee evaluates all legislative proposals which would create or modify any system of retirement for public officers or employees. No such bill may be acted upon by the legislature until it has been referred to this committee for preparation of a written report thereof. Such a report must indicate the probable cost involved, the effect of the proposal upon the actuarial soundness of existing retirement systems, and the desirability of the proposal as a matter of public policy.

In cases where a public employee may qualify for membership either in the Wisconsin Retirement Fund or in a state teachers retirement system, the committee is empowered upon petition, to determine in which system such employee is to be enrolled.

During 1978 the Commissioner's Office was represented on this committee by M. E. Van Cleave, Assistant Deputy Commissioner.

Retirement Research Committee. This committee performs duties mandated under section 13.51, Wis. Stats. Its membership is broadly representative of employee and employer groups having vested interests in various state retirement programs. The committee has investigatory powers over all state retirement systems for public employees. In addition, it may require any public pension or retirement system to furnish it with periodic financial reports and records. The committee conducts a continuous review of retirement benefits afforded to public employees under the existing state system in light of the requirements and complexities of modern retirement programs; to this end it maintains a current reference library of all public employee pension and retirement plans throughout the United States. It makes its findings and recommendations available to the Governor and the legislature.

During 1978, M. E. Van Cleave, Assistant Deputy Commissioner, served on this committee.

Forms and Classifications Advisory Council. Section 601.20 subsections (2) and (3), Stats., each provide that the Commissioner is to appoint a council with sufficient number of members from different parts of the insurance industry to make possible the formation of subcommittees with specialized knowledge of different kinds of insurance. He may also appoint consumers with expertise in insurance to be members of the councils. The two subsections individually deal with a Classifications Advisory Council and a Forms Advisory Council. Because of the overlap in the functions of the two councils and their probable membership, it was decided to merge them. Insurer representatives on the council are those individuals with requsite expertise who are associated with insurance companies which are active in the various kinds of insurance in Wisconsin. Consumer representation on the council at the outset was sought through the appointment of a Professor of Risk and Management, two representatives of public law firms, and a life and health insurance agent.

The current members of the council are:

Dan Anderson, Associate Professor, Risk Management & Insurance, School of Business, U. W., Madison, Wisconsin

Allan Gruenisen, Secretary-Vice President, Legal, American Family Insurance, Madison, Wisconsin

William Snell, FSA, Associate Actuary, Northwestern Mutual Life Insurance Company, Milwaukee, Wisconsin

William Heerman, Vice President and General Counsel, Aid Association for Lutherans, Appleton, Wisconsin

Maurice Kiley, CLU, General Agent, Illinois Mutual Life and Casualty Company, Madison, Wisconsin

Michael Marchese, Vice President, Lincoln National Life Insurance Company, Fort Wayne, Indiana

Mark Petri, Foley & Lardner, Milwaukee, Wisconsin

Laura Sullivan, Senior Attorney, State Farm Insurance, Bloomington, Illinois

Roland Wendorff, Vice President, General Counsel and Secretary, Employers Mutual, Wausau, Wisconsin

Christopher Wilcox, LaFollette, Sinykin, Anderson & Abrahamson, Madison, Wisconsin

Howard Woodside, Assistant General Counsel, Sentry Insurance, Stevens Point, Wisconsin

Four subcommittees, each of which include technical representatives not on the council itself in addition to the council members, but each chaired by a council member, have been established. The four subcommittees are: Classifications, Disability (Accident & Health), Life and Property and Liability. Technical representatives who serve on these subcommittees are:

John Meyerholz, American Council of Life Insurance, Washington, D. C.

Leo J. Friedel, Vice President, Time Insurance Company, Milwaukee, Wisconsin

Jane Gibson, Planning Analyst, Division of Health Policy and Planning, Health and Social Services, Madison, Wisconsin

Michael Medland, Assistant Director of Government Relations, CUNA Mutual Insurance Society, Madison, Wisconsin

Gerald Pugh, Vice President and Director of Government Relations, Combined Insurance Company of America, Chicago, Illinois

Woodrow Eno, Health Insurance Association of America, Chicago, Illinois

Frank Schwoegler, Insurance Services Office of Wisconsin, Milwaukee, Wisconsin

Charles Floy, Branch Manager, Hawkeye-Security Insurance Company, Madison, Wisconsin

The subcommittees meet and review proposed administrative rules in their particular subject areas which are then considered by the full council. Public hearings are then held to solicit further comments from insurers and consumers.

Insurance Agents Advisory Council. The duties of the Insurance Agents Advisory Council, which was created by Wisconsin Administrative Code section Ins 6.10, are to advise the Commissioner with respect to the carrying out of his agent-related functions. This includes the licensing of agents, the preparing and giving of agents examinations, and the promotion of courses of instructions in the various lines of insurance for agents and would-be agents. Members of this council at the end of 1978 were:

Terms Expiring July 31, 1979

Mr. Claire A. Thomas, Northwestern Mutual Life Insurance Company, Madison, Wisconsin
Mr. Jesse J. Johnson, Wisconsin Insurance Associates, Inc., Minocqua, Wisconsin.
Ms. Shirley Arnold, Marsh Insurance Agency, Rice Lake, Wisconsin
Mr. Irie Grant, The Equitable Life Assurance Society of the United States, Milwaukee, Wisconsin

Terms Expiring July 31, 1980

Mr. James O'Donnell, Eagle Point Mutual Insurance Company, Chippewa Falls, Wisconsin
Mr. Roman F. Wagner, Roman Wagner Agency, Inc., Sheboygan Wisconsin
Ms. Shirley Holland, Allstate Insurance Company, Milwaukee, Wisconsin

Terms Expiring July 31, 1981

Mr. Mike Koehler, Koehler Insurance Agency, Inc., Cedarburg, Wisconsin
Mr. Don Roberts, National Guardian Life Insurance Company, Madison, Wisconsin
Mr. William Hoppenjahn, Fitzgerald, Clayton, Noyes & Kasten, Inc., Minocqua, Wisconsin
Mr. Donald Richards, The Richards Agency, Inc., Beaver Dam, Wisconsin

James A. L'Heureux, Coordinator of Insurance Eduation, Office of the Commissioner of Insurance, serves as Secretary for this Council.

Mr. Koehler, Mr. Roberts, Mr. Hoppenjahn, and Mr. Richards were appointed to membership on the board in 1978.

STATUS CHANGES OF INSURANCE CORPORATIONS

WISCONSIN INSURANCE CORPORATIONS ORGANIZED AND LICENSED

January 1, 1978 - December 31, 1978, Inclusive

Southern Wisconsin and Northern Illinois Firemen's Association Death Benefit Plan, Inc., Madison, Wisconsin, August 16, 1978
St. Joseph's Benevolent Society of Milwaukee, Wisconsin, Milwaukee, Wisconsin, November 22, 1978
Surgical Care-Blue Shield, Inc., Milwaukee, Wisconsin, November 20, 1978

INSURANCE CORPORATIONS OF OTHER STATES ADMITTED

January 1, 1978 - December 31, 1978, Inclusive

Alexander Hamilton Life Insurance Company of America, Farmington Hills, Michigan, December 31, 1978
American Re-Insurance Company, Dover, Delaware, January 1, 1978
Atlas Assurance Company of America, New York, New York, January 1, 1978
Centennial Life Insurance Company, The, Shawnee Mission, Kansas, October 31, 1978
Eagle Star Insurance Company of America, New York, New York, July 1, 1978
Empire General Life Insurance Company, Birmingham, Alabama, April 28, 1978
Equitable General Insurance Company, Des Moines, Iowa, December 31, 1978
Indiana Lumbermens Mutual Insurance Company, Indianapolis, Indiana, June 30, 1978
MIC Life Insurance Corporation, Wilmington, Delaware, August 28, 1978
Philadelphia Life Insurance Company, Philadelphia, Pennsylvania, March 1, 1978
Provident National Assurance Company, Chattanooga, Tennessee, September 29, 1978
Shelby Life Insurance Company of Shelby, Ohio, The, Shelby, Ohio, May 8, 1978
Skandia America Reinsurance Corporation, Wilmington, Delaware, December 31, 1978

ORGANIZATIONS LICENSED TO ISSUE GIFT ANNUITIES PURSUANT TO CHAPTER 615 OF THE WISCONSIN STATUTES

January 1, 1978 - December 31, 1978, Inclusive

American Baptist Foreign Mission Society, Valley Forge, Pennsylvania, May 25, 1978
American Bible Society, New York, New York, July 19, 1978
American Friends Service Committee,Incorporated, Wilmington, Delaware, July 19, 1978
Benedictine Monks, Inc., Benet Lake, Wisconsin, September 15, 1978
Corporation for the National Association of Congregational Christian Churches of the United States, Milwaukee, Wisconsin, January 23, 1978
Deaconess Hospital Foundation, Inc., Milwaukee, Wisconsin, November 22, 1978
Father Flanagan's Boys Home, Boys Town, Nebraska, November 10, 1978
Holy Land Christian Mission, Kansas City, Missouri, January 23, 1978
Judson College, a Baptist Institution, Elgin, Illinois, July 19, 1978
Kenosha Memorial Hospital, Inc., Kenosha, Wisconsin, May 25, 1978

Marquette University, Milwaukee, Wisconsin, August 4, 1978
Methodist Hospital Foundation, Inc., Madison, Wisconsin, March 9, 1978
Oral Roberts University, Tulsa, Oklahoma, June 5, 1978
Province of St. Joseph of the Capuchin Order, The, Milwaukee, Wisconsin, July 19, 1978
University of Wisconsin-Whitewater Foundation, Inc., Whitewater, Wisconsin, April 13, 1978
World Vision, Inc., Monrovia, California, May 31, 1978

MOTOR CLUB OF OTHER STATES ADMITTED

January 1, 1978 - December 31, 1978, Inclusive

Shell Motorist Club, Inc., Indianapolis, Indiana, July 24, 1978

WARRANTY PLAN OF OTHER STATES ADMITTED

January 1, 1978 - December 31, 1978, Inclusive

Electronic Realty Associates, Inc., Shawnee Mission, Kansas, June 1, 1978

APPLICATIONS FOR ADMISSION OR CORPORATION LICENSE DENIED

January 1, 1978 - December 31, 1978, Inclusive

None

INSURANCE CORPORATIONS WHICH CHANGED THEIR NAMES

January 1, 1978 - December 31, 1978, Inclusive

Allied Insurance Company to INA Underwriters Insurance Company, May 31, 1978

Allstate Fire Insurance Company to Northbrook Property and Casualty Insurance Company, April 18, 1978

American Eagle Life Insurance Company to Crum & Forster Life Insurance Company, June 30, 1978

First Investment Annuity Company of America to Investors Life Insurance Company of North America, August 29, 1978

Gambles Insurance Company to John Alden Insurance Company, March 15, 1978

Investors Mortgage Insurance Company to Tiger Investors Mortgage Insurance Company, April 18, 1978

Nekimi Mutual Fire Insurance Company to Nekimi Mutual Insurance Company, May 30, 1978

Old Security Casualty Insurance Company to American Continental Insurance Company, September 25, 1978

Providence Washington Life Insurance Company to NN Providence Life Insurance Company, March 2, 1978

Randolph & Scott Mutual Fire Insurance Company to Randolph-Scott-Westford Mutual Insurance Company, January 1, 1978

Spring Grove, Decatur and Albany Mutual Fire Insurance Company to Spring Grove Mutual Insurance Company, January 24, 1978

Town of Watertown Insurance Company to Watertown Mutual Insurance Company, March 6, 1978

United American Life Insurance Company to World Service Life Insurance Company, July 31, 1978

Volkswagen Insurance Company to Wausau Underwriters Insurance Company, March 15, 1978

Wisconsin Dental Service, Inc. to Delta Dental Plan of Wisconsin, Inc., July 28, 1978

INSURANCE CORPORATIONS MERGERS, CONSOLIDATIONS DOMESTICATIONS, WITHDRAWALS OR LIQUIDATIONS

January 1, 1978 - December 31, 1978, Inclusive

American Benefit Association placed in liquidation by court order under supervision of the Minnesota Insurance Commissioner effective August 1, 1978.

American Re-Insurance Company merged with and into American Re-Insurance Company of Delaware (Delaware corporation) which simultaneously changed its name to American Re-Insurance Company which was licensed in Wisconsin on January 1, 1978.

Atlas Assurance Company, Limited (U.S. Branch) domesticated into Atlas Assurance Company of America effective January 1, 1978.

Eagle Star Insurance Company, Limited (U.S. Branch) domesticated into Eagle Star Insurance Company of America effective July 1, 1978.

Empire General Life Insurance Company (California corporation) merged with and into National Insurance Company of America (Alabama corporation) which simultaneously changed its name to Empire General Life Insurance Company which was licensed in Wisconsin on April 28, 1978.

Equitable General Insurance Company (Texas corporation) merged with and into Equi-Gen Insurance Company (Iowa corporation) and simultaneously changed its name to Equitable General Insurance Company which was licensed in Wisconsin, all effective December 31, 1978.

Imperial Insurance Company placed in liquidation by the Superior Court of the State of California for the County of Los Angeles effective January 10, 1978.

Loyal Protective Life Insurance Company merged with and into Massachusetts General Life Insurance Company effective September 8, 1978.

Maryland Life Insurance Company of Baltimore and Alexander Hamilton Life Insurance Company of America merged with and into Alexander Hamilton Life Insurance Company of Michigan which changed its name to Alexander Hamilton Life Insurance Company of America and was licensed in Wisconsin on December 31, 1978, all effective December 31, 1978.

National Heritage Life Insurance Company merged with and into Thomas Jefferson Life Insurance Company of America effective June 30, 1978.

Philadelphia Life Insurance Company merged with and into PLI Delaware Life Insurance Corporation which, in turn, merged with and into Tenneco Delaware Life Insurance Corporation which, in turn, merged with and into New PLI Life Insurance Company and changed its name to Philadelphia Life Insurance Company, all effective March 1, 1978.

Provident National Assurance Company redomesticated from the State of Iowa to the State of Tennessee effective September 29, 1978.

Skandia America Reinsurance Corporation (New York corporation) merged with and into Skandia America Reinsurance Corporation of Delaware (Delaware corporation) effective December 31, 1978, and simultaneously changed its name to Skandia America Reinsurance Corporation which was licensed in Wisconsin on December 31, 1978.

Surgical Care-(The Blue Shield Plan of the Medical Society of Milwaukee County, Wisconsin) transferred its business to Surgical Care-Blue Shield, Inc., a Service Insurance Corporation for health care under Chapter 613 of the Wisconsin Statutes which was licensed on November 20, 1978.

United America Management, Inc., Attorney-In-Fact for United America Underwriters placed in liquidation by the Missouri Division of Insurance effective March 7, 1978.

Westford Mutual Fire Insurance Company merged with and into Randolph & Scott Mutual Fire Insurance Company, January 1, 1978.

World Service Life Insurance Company merged with and into United American Life Insurance Company effective July 31, 1978.

SECTION III
FUNDS ADMINISTERED BY THE OFFICE

THE PATIENTS COMPENSATION FUND

E. R. Haskins, Director

The history of the Wisconsin Patients Compensation Fund has been published in earlier Wisconsin Insurance Reports. There have been no changes in Chapter 655 since the 1977 report. There have been no significant changes in the operations of the Fund, except for a sharp increase in the number and severity of claims.

Operating Results

The Fund operates on a fiscal year, July 1 through June 30. Assessments paid by health care providers include amounts allocated to the Compensation Fund (claims) and the Compensation Panels (adjudication). This report covers allocations to the Compensation Fund only from inception through June 30, 1978. Amounts paid on losses are not included and will be reported in a later section.

Assessments to health care providers were reduced in the participation periods 1976-77 and 1977-78. It was the decision of the Board of Governors that no further reduction could be made for 1978-79 and fees were adjusted to produce approximately the same income as in 1977-78.

Compensation Fund Assessments

Physicians and Surgeons	$ 4,742,000
Hospitals	2,665,000
Nurse Anesthetists	37,000
Total Assessments	$ 7,444,000
Investment Earnings	$ 949,000
Total Income through June 30, 1978	$ 8,393,000
Administrative Expenses Incurred Through June 30, 1978	$ 197,000

The Wisconsin State Treasurer's Report through December 31, 1978 shows the total amount in both Funds to be:

Compensation Fund	$ 9,191,000
Panel Fund	$ 1,297,000
Total	$10,488,000

Annual Audit of the Fund

With the concurrence and authorization of the Board of Governors, Examiners of the Office of the Commissioner of Insurance conducted an examination of the Fund as provided by section 655.27 (4) (d), Wisconsin Statutes. The Laws of 1977 amended Chapter 655 so that the exempt or nonexempt status of physicians was to be determined on a fiscal year basis rather than on a calendar year basis. For this reason, the present audit and future audits will be as of each June 30.

PATIENTS COMPENSATION FUND
STATEMENT OF ASSETS AND LIABILITIES
JUNE 30, 1978

Assets		
Cash		$ 881.07
State Investment Fund Balances:		
Patients Compensation Assessment Account	$7,843,000	
Patients Compensation Panel Fees Account	971,000	8,814,000.00
Accrued Investment Income		141,630,24
Total		$8,956,511.31

Liabilities, Surplus and Contingency Funds	
Expenses Payable to Office of the Commissioner of Insurance	$84,437.03
Surplus and Contingency Funds	8,872,074.28
Total	$8,956,511.31

Claims

From the inception of the Fund on July 1, 1975 to July 1, 1978 a total of 19 claims had been filed in which the Fund had been named. One claim had been paid in the amount of $300,000. By December 31, 1978 a total of 44 claims had been filed - an increase in 22 claims in that six month period. Claims payments through December 31, 1978 amounted to $552,000. Losses outstanding on December 31, 1978 had estimated reserves of $1,533,000. This does not include any estimates for incurred but not reported losses.

As had been anticipated, the three year statute of limitations began to affect incidents which occurred after July 1, 1975 which resulted in a considerable number of claims being reported to the Fund. These claims present complex medical and legal problems as well as very large dollar losses in case liability is found.

Summary

The Fund operations have followed a course which was expected. The medical malpractice mechanism established by legislation in 1975 is in a critical period which will test its viability as an effective alternative to the processes which led to the "crisis" of 1974 and 1975. It is probable that in the near future it will be necessary to increase fees to health care providers in order to maintain the Fund at the $10,000,000 level prescribed by statute.

STATE LIFE INSURANCE FUND

B. E. Hogoboom, Director

A brief history of the State Life Insurance Fund and related information can be found in the 1975 Wisconsin Insurance Report.

In 1979 the Fund will introduce a new dividend scale designed to provide greater equity among policyholders. The dividend formula in use during the past ten years has begun to result in a misallocation of gains from mortality, interest and expense.

A new computer system has been installed which is expected to eliminate delays experienced in the past. Overall, the new system will improve accounting procedures, reduce clerical requirements and should enable the staff to provide better service in all areas of operation. Unfortunately, the installation process has in itself produced some delays and the system has not been in service a sufficient time to permit inclusion of complete financial data in this report. A comparison on an estimated basis for 1977-78 shows:

	1977	1978 (Est.)
Premium volume	$2,338,000	$2,500,000
Assets	15,746,000	17,500,000
Number of policyholders	17,783	20,150
Number of new policies	2,208	2,532
Amount of new insurance	16,230,000	18,480,000
Insurance in force	111,038,261	121,500,000

The new series of low entry cost policies which were introduced as of April 1977 have generated a high degree of interest in the Fund providing a record number of new applicants. The Fund has granted life insurance at an additional premium charge to a number of applicants who did not qualify for standard rates because of medical history or current impairments. The Fund has been able to make an offer to approximately 50% of applicants under this program and, in addition, a large percentage have been placed on a standard basis.

Costs have been kept at a minimum. Even though the growth of the Fund has substantially increased the number of staff members has remained at the same level.

STATE PROPERTY INSURANCE FUND

B. E. Hogoboom, Director

The historical development of the State Property Insurance Fund and related comments can be found in the 1975 Wisconsin Insurance Report.

The State Property Insurance Fund is intended to provide alternative and adequate property insurance on tax supported property to local Wisconsin governments at the lowest possible cost. The Fund now insures 52 counties, 227 cities, towns and villages (including some municipal school districts and libraries), 282 school districts, 10 libraries and all 19 CESA districts. A complete range of property insurance is offered to each participant in the Fund and many take advantage of broad coverages beyond basic fire, extended coverage and vandalism.

The overall loss ratio of the Fund in 1978 was 116.8% due primarily to heavy arson losses on school buildings insured in the Fund. As a result, the school fire rates deviation has been changed to 50% instead of the 60% it has been in the past few years. Experience on state property continued to be better than that on local government property, permitting the Fund to continue insuring state buildings on an all-risk basis and to provide additional coverages. The high loss ratio was somewhat mitigated by investment income of $1,202,656.

The expense ratio increased from 5.4% in 1977 to 18.4% in 1978 due to the increase in loss adjustment expense and the payment of reinsurance premium.

Field Services

During 1978, 572 visits were made to local governmental units as part of the continuing program for field service for review of property valuations and insurance programs and for correction of hazardous conditions. New accounts and updating of old accounts produced $121,042,682 in additional insurance with estimated earned premium of $78,000. The number of visits shows an increase from 1977 because of an effort to increase the number of insureds contacted for verifying property values and for providing instruction on loss prevention and control.

The statewide loss prevention program continues in operation with the associated forms, lesson plans and slide presentation previously developed.

Employee Insurance Seminars were presented at 25 locations in 1978. These seminars reach local government department heads and other key people involved in areas related to insurance. Each seminar is designed to establish lines of communication for insurance purposes. Basic information is provided on types of insurance, coverages provided and claim reporting procedures.

CESA insurance seminars were held in 14 districts. Participants in these seminars included representatives of 279 school districts. Common defects in insurance programs were described and information was provided on property insurance, liability insurance, bonding, and money and securities coverage.

A Fund representative provided general insurance instruction for two classes at the Wausau center and the UW Superior. Participants were candidates for positions as school business administrators.

The risk management seminars provided by the intermediary in connection with the reinsurance agreement proved to be highly successful and will be continued in 1979 with one-day seminars being held for those not previously in attendance and expanded 1 1/2 day seminars made available to 1978 participants.

INSURANCE IN FORCE 1978

	STATE	NONSTATE	TOTAL
Fire & Allied Lines	$3,195,704,291	$5,492,136,793	$8,687,841,084
Inland Marine	147,408,142	85,855,410	233,263,552
Motor Vehicle	26,273,153	26,387,074	52,660,227
Burglary	792,530	8,545,710	9,338,240
Flood		1,544,100	1,544,100
Errors & Omissions	14,000,000		14,000,000
Sprinkler Leakage	1,522,312	8,926,829	10,449,141
	$3,385,700,428	$5,623,395,916	$9,009,096,344

BALANCE SHEET

December 31, 1978
(Rounded to Nearest Dollar)

ASSETS		
Deposits	$ 329	
State Investment Fund	14,497,000	
Bonds-Market Value	1,540,155	
Stocks-Market Value	42,675	
Uncollected Premiums	2,510,410	
State Building Trust Funds	170,000	
Interest Due & Accrued	376,464	
Total Assets		$19,137,033
LIABILITIES AND SURPLUS		
Liabilities:		
Losses	$4,138,501	
Loss Adjustment Expense	35,980	
Other Expenses	99,035	
Taxes, Licenses & Fees	53,084	
Unearned Premiums	3,053,854	
Reinsurance Premium	138,598	
Drafts Outstanding	354	$7,519,406
Surplus		11,617,627
Total Liabilities and Surplus		$19,137,033

OPERATING STATEMENT

	State	Nonstate	Total
UNDERWRITING INCOME			
Premiums Earned:			
Fire	$1,344,163	$2,421,460	$3,765,623
Allied Lines	468,585	1,038,548	1,507,134
Inland Marine	139,089	152,966	292,055
Motor Vehicle	120,464	40,644	161,109
Glass		174	174
Burglary	10,167	76,717	86,883
Flood		21,135	21,134
Total Premiums Earned	2,083,468	3,751,644	5,834,112
Deductions			
Losses Incurred:			
Fire	-194,098	6,095,966	5,901,868
Allied Lines	87,909	441,312	529,221
Inland Marine	39,556	27,497	67,053
Motor Vehicle	149,946	118,855	268,801
Glass		252	252
Burglary	19,275	27,168	46,443
Total Losses Incurred	102,588	6,711,050	6,813,638
Loss Adjustment Expenses Incurred	26,638	82,937	109,575
Underwriting Expenses Incurred	365,489	597,820	963,309
Total Deductions	494,715	7,391,807	7,886,522
NET UNDERWRITING GAIN	1,587,753	-3,640,163	-2,052,410
INVESTMENT INCOME			
Interest Earned on Bonds		58,427	58,427
Dividends Earned on Stock		3,540	3,540
Investment Income		1,154,656	1,154,656
Net Gain on Sale/Maturity of Bonds and Stocks		-13,967	-13,967
Net Investment Income	1,202,656	1,202,656	
Investment Expenses Incurred	-3,875	-3,875	
NET INVESTMENT GAIN	1,198,781	1,198,781	
NET GAIN	1,587,753	-2,441,382	-853,629
SURPLUS AS OF December 31, 1977	-2,649,295	14,991,233	12,341,938
Gain from Decrease of Non-Admitted Assets		172,213	172,213
Net Gain	1,587,753	-2,441,382	-853,629
Net Unrealized Capital Gain		-42,895	-42,895
SURPLUS AS OF December 31, 1978	-1,061,542	12,679,169	11,617,627

STATE INDEMNITY FUND

The Fund was created by Chapter 608, Wisconsin Statutes, to insure loans for the construction, purchase, replacement, or repair of single or multifamily residential housing in congested urban and certain other areas. Insurers are permitted to reinsure with the Fund as much as 80% of each policy.

Operating Statement, Fiscal Year 1977-78	
Income	
Premiums Collected	$-0-
Investment Earnings	397.47
Disbursements	
Claims and Administrative Expenses	-0-
Net Income	$ 379.47

Balance Sheet, Fiscal Year 1977-78	
Assets	
State Investment Fund Shares	$6,000.00
Cash	641.04
Total Assets	$6,641.04
Liabilities	
Encumbrances	-0-
Total Liabilities	$ -0-
Fund Balance, June 30, 1978	$6,641.04

Reconciliation:	
Fund Balance, June 30, 1977	$6,261.57
Net Income	379.47
Fund Balance, June 30, 1978	$6,641.04

TEMPORARY WORKER'S COMPENSATION INSURANCE SECURITY FUND

On August 22, 1969, Section 646.23, Wis. Stats., was created which provided that the mutual, reciprocal and stock Workmen's Compensation Fund, established in 1935, be consolidated and transformed into a Temporary Worker's Compensation Insurance Security Fund. The assets available in the temporary fund would be credited against that portion of future assessments attributable to worker's compensation insurance levied under the provisions of Section 646.02, Wis. Stats. When all assets of the temporary fund are distributed, the fund terminates.

Operating Statement, Fiscal 1977-78	
Income	
Investment Earnings	$ 327,526.59
Disbursements	
Claims and Administrative Expenses	-0-
Net Income	$327,526.59

Balance Sheet, Fiscal 1977-78

Assets	
State Investment Fund Shares	$5,403,000.00
Cash	79.67
Total Assets	$5,403,079.67
Liabilities	
Encumbrances	-0-
Fund Balance, June 30, 1978	$5,403,079.67
Reconciliation:	
Fund Balance, June 30, 1977	$5,075,553.08
Net Income	327,526.59
Fund Balance, June 30, 1978	$5,403,079.67

INSURANCE SECURITY FUND

History and Organization

The Wisconsin Insurance Security Fund was created by an act of the legislature during 1969. The provisions of the law are covered in Chapter 646 of the Wisconsin Statutes.

The Commissioner of Insurance is the administrator of the Fund. The board of the Fund presently has 10 members, including the Commissioner of Insurance. The following schedule reflects the members of the Insurance Security Fund board:

MEMBER	REPRESENTATIVE	TERM EXPIRES
1. Commissioner of Insurance	Susan M. Mitchell	Ex officio-indefinite
2. Department of Justice	John E. Armstrong	"
3. State Treasurer	Charles P. Smith	"
4. Northwestern Mutual Life	George A. Hardy	April 1, 1980
5. Milwaukee Mutual Insurance	James R. Fox	"
6. Travelers Insurance Company	W. R. Thornquist	"
7. Employers Mutual Liability	R. J. Wendorff	"
8. Continental Assurance Company	Donald C. Ames	April 1, 1981
9. American Family	Allan Gruenisen	"
10. Sentry Insurance	Emil Fleischauer	"

SECTION IV
STATISTICAL AND FINANCIAL DATA

Table I

SUMMARY OF INSURERS AUTHORIZED TO WRITE INSURANCE IN WISCONSIN, AS OF DECEMBER 31, 1978

DOMICILE AND TYPE OF COMPANY	LINES OF INSURANCE WRITTEN							
	TOTAL	DISABILITY ONLY	CASUALTY ONLY	FIRE ONLY	CASUALTY AND FIRE	LIFE ONLY	LIFE AND DISABILITY	ALL OTHER
WISCONSIN COMPANIES								
ACCIDENT AND HEALTH ASSOCIATIONS	12	12						
FRATERNAL SOCIETIES	12					2	10	
MUTUAL COMPANIES	44	1	1	11	26	1	4	
STOCK COMPANIES	53	2	7		20	2	17	5
TOWN MUTUAL COMPANIES	148			129				19
TOTALS	269	15	8	140	46	5	31	24
COMPANIES OF OTHER STATES								
FRATERNAL SOCIETIES	47	3				20	24	
MUTUAL COMPANIES	134	3	5	1	63	1	60	1
RECIPROCAL COMPANIES	16		1	1	14			
STOCK COMPANIES	624	4	40	2	299	16	260	3
TOTALS	821	10	46	4	376	37	344	4
COMPANIES OF FOREIGN COUNTRIES								
FRATERNAL SOCIETIES	17						1	16
MUTUAL COMPANIES	2						2	
STOCK COMPANIES	13		1	1	6		5	
TOTALS	32		1	1	6		8	16
ALL COMPANIES								
ACCIDENT AND HEALTH ASSOCIATIONS	12	12						
FRATERNAL SOCIETIES	76	3				22	35	16
MUTUAL COMPANIES	180	4	6	12	89	2	66	1
RECIPROCAL COMPANIES	16		1	1	14			
STOCK COMPANIES	690	6	48	3	325	18	282	8
TOWN MUTUAL COMPANIES	148			129				19
TOTALS	1122	25	55	145	428	42	383	44

Table II

1978 SUMMARY OF NATIONWIDE FINANCIAL OPERATIONS OF WISCONSIN INSURERS

* LIFE INSURERS *	
ASSETS	$14,335,346,702
CAPITAL AND SURPLUS	1,030,242,483
PREMIUMS AND ANNUITY CONSIDERATIONS	2,494,772,999
BENEFITS INCURRED	1,158,474,195
GAIN FROM OPERATIONS	817,294,265
* PROPERTY AND CASUALTY INSURERS *	
ASSETS	$ 5,287,332,282
CAPITAL AND SURPLUS	1,287,951,170
NET EARNED PREMIUMS	2,494,525,658
NET INCURRED LOSSES	1,505,944,722
NET INCOME	215,559,262
* BLUE PLANS *	
ASSETS	$ 345,383,614
CAPITAL AND SURPLUS	172,870,106
NET EARNED PREMIUMS	605,250,802
NET INCURRED LOSSES	512,548,162
NET INCOME	29,974,182
* OTHER ACCIDENT AND HEALTH ASSOCIATIONS *	
ASSETS	$ 42,497,495
CAPITAL AND SURPLUS	8,006,401
NET EARNED PREMIUMS	16,977,900
NET INCURRED LOSSES	14,604,218
NET INCOME	370,905
* ALL INSURERS COMBINED *	
ASSETS	$20,010,560,093
CAPITAL AND SURPLUS	2,499,070,160
PREMIUMS AND ANNUITY CONSIDERATIONS	2,494,772,999
BENEFITS INCURRED	1,158,474,195
GAIN FROM OPERATIONS	817,294,265
NET EARNED PREMIUMS	3,116,754,360
NET INCURRED LOSSES	2,033,097,102
NET INCOME	245,904,349

Table III

1978 SUMMARY OF WISCONSIN OPERATIONS OF ALL INSURERS BY LINE OF INSURANCE

LINE OF INSURANCE	WRITTEN PREMIUMS	BENEFITS PAID
LIFE INSURANCE		
ORDINARY	$ 563,737,629	$ 223,010,447
CREDIT LIFE	27,287,507	8,247,396
GROUP	138,683,435	97,094,414
INDUSTRIAL	2,722,154	9,481,395
TOTAL	$ 732,430,725	$ 337,833,652
ANNUITIES	$ 141,647,024	$ 86,860,487

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
ACCIDENT AND HEALTH			
GROUP	$ 990,491,416	$ 819,944,440	83
CREDIT	31,733,896	15,059,288	47
OTHER INDIVIDUAL	202,460,114	117,103,735	58
TOTAL	$ 1,224,685,426	$ 952,107,463	78
FIRE AND ALLIED LINES			
FIRE	$ 78,178,455	$ 38,169,733	48
ALLIED LINES	36,453,181	11,860,373	32
OCEAN MARINE	3,926,653	1,322,669	33
INLAND MARINE	29,010,576	10,755,659	37
TOTAL	$ 147,568,865	$ 62,108,434	42
MULTIPLE PERIL .			
HOMEOWNERS	$ 128,127,333	$ 60,506,319	47
COMMERCIAL	110,571,326	45,834,644	41
TOTAL	$ 238,698,659	$ 106,340,963	44
AUTOMOBILE			
LIABILITY PRIVATE PASSENGER CARS	$ 320,372,941	$ 187,586,497	58
LIABILITY COMMERCIAL VEHICLES	88,958,510	53,179,772	59
PHYSICAL DAMAGE PRIVATE PASSENGER CAR	181,931,175	116,624,785	64
PHYSICAL DAMAGE COMMERCIAL VEHICLES	43,667,211	21,941,634	50
TOTAL	$ 634,929,837	$ 379,332,688	59
ALL OTHER LINES			
WORKMENS COMPENSATION	$ 194,925,385	$ 149,259,116	76
LIABILITY OTHER THAN AUTO	163,885,740	68,943,924	42
MEDICAL MALPRACTICE	20,953,746	9,209,546	43
AIRCRAFT (ALL COVERAGES)	3,288,038	2,750,052	83
FIDELITY	6,123,807	2,215,322	36
SURETY	9,764,935	1,449,563	14
GLASS	912,874	405,693	44
BURGLARY AND THEFT	4,999,476	1,869,064	37
BOILER AND MACHINERY	6,451,089	704,120	10
CREDIT	2,314,273	606,274	26
TITLE	10,119,988	435,722	4
MORTGAGE GUARANTY	38,843	20,000	51
ALL OTHER	33,352,607	18,811,931	56
TOTAL	$ 457,130,801	$ 256,680,327	56

Wisconsin Insurance Security Fund

Summary of Operations from Inception and Balance Sheet as of December 31, 1978

Income and Expenses	Total	La Salle National Insurance Company	Medallion Insurance Company	Wisconsin Interstate Insurance Company	Surety Insurance Company	All-Star Insurance	Summit Insurance Company
1. Assessments Levied	$1,664,917.66	$	$	$	$	$	$
Less: Assessments not yet Received	9,964,14						
2. Net Assessments Received	1,654,953.52	664,917.66					
Less: Return of Equity in La Salle	500,000.00	500,000.00					
3. Net Assessments Received	1,154,953.52	164,917.66	9,963.44	146,589.17	396,628.16	396,628.17	40,226.92
4. Interest Income Received	114,378.39	103,466.26		2,268.25	1,961.73	4,659.11	2,023.04
5. Funds Received from Liquidator	276,687.25	276,687.25	-	-	-	-	-
6. Claims Paid	737,504.75	443,909.52	6,300.00	106,000.20	18,842.36	145,507.85	16,944.82
7. Expenses Paid	54,374.27	37,657.81	2,615.02	5,789.69	3,756.96	-	4,554.79
8. Interest Paid (Received) between Insolvencies	-	(18,983.85)	1,048.42	17,067.53	117.55	-	750.35
9. Fund Balances after Partial Distribution Equity in La Salle (3+4+5-6-7-8)	754,140.14	82,487.69	-	20,000.00	375,873.02	225,779.43	20,000.00

BALANCE SHEET 12/31/78

	Total	La Salle National Insurance Company	Medallion Insurance Company	Wisconsin Interstate Insurance Company	Surety Insurance Company	All-Star Insurance	Summit Insurance Company
Assets							
Investments	754,140.14	82,487.69		20,000.00	375,873.02	255,779.43	20,000.00
Total	754,140.14	82,487.69	-	20,000.00	375,873.02	255,779.43	$20,000.00
Liabilities and Equity							
Unpaid Losses	4,074,264.93	-	-	129,135.00	598,592.60	922,492.15	424,055.18
Unpaid Expenses	245,432.06	-	-	6,158.31	153,288.54	64,080.00	21,905.21
Insurers' Equity (Deficit)	(3,565,556.85)	82,487.69	-	(115,193.31)	(2,375,998.12)	(730,792.72)	(425,960.39)
Total	$ 754,140.14	$82,487.69	-	$20,000.00	$375,873.02	$255,779.43	$20,000.00

Table IV

1978 SUMMARY OF WISCONSIN OPERATIONS OF ALL INSURERS BY TYPE OF COMPANY

TYPE OF COMPANY	WRITTEN PREMIUMS	BENEFITS PAID
LIFE STOCK	$ 674,206,723	$ 364,876,077
LIFE MUTUALS	672,877,974	399,833,731
FRATERNALS	83,227,252	24,871,587
TOTALS	$ 1,430,311,949	$ 789,581,395

	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
BLUE PLANS	$ 605,250,802	$ 512,548,162	84
ACCIDENT AND HEALTH ASSOCIATIONS	16,977,899	14,604,218	86
PROPERTY AND CASUALTY STOCK	830,633,238	446,277,293	53
PROPERTY AND CASUALTY MUTUALS	657,726,439	380,848,704	57
RECIPROCALS	24,369,388	12,761,760	52
TOWN MUTUALS	30,440,284	15,896,409	52
TOTALS	$ 2,165,398,050	$ 1,382,936,546	63

COUNTS BY TYPE

	WISCONSIN COMPANIES	ALL OTHER
LIFE STOCK	24	279
LIFE MUTUALS	5	66
FRATERNALS	9	48
BLUE PLANS	3	
ACCIDENT AND HEALTH ASSOCIATIONS	6	
PROPERTY AND CASUALTY STOCK	32	347
PROPERTY AND CASUALTY MUTUALS	38	68
RECIPROCALS		15
TOWN MUTUALS	128	
TOTALS	245	823

TABLE V

MARKET SHARES

(BUSINESS OF 1978)

ORDINARY LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	PRUDENTIAL INS. CO. OF AMERICA, THE	11.0	$	62,537,382
2	NORTHWESTERN MUTUAL LIFE INS. CO., THE	11.0		62,140,994
3	METROPOLITAN LIFE INS. CO	6.5		37,166,954
4	AID ASSOCIATION FOR LUTHERANS	5.8		32,972,109
5	NEW YORK LIFE INS. CO	5.0		28,440,715
6	EQUITABLE LIFE ASSUR. SOCIETY OF THE U.S., THE	3.9		22,449,173
7	LUTHERAN BROTHERHOOD	2.2		12,643,733
8	AMERICAN FAMILY LIFE INS. CO	2.1		12,364,232
9	MASSACHUSETTS MUTUAL LIFE INS. CO	1.9		11,007,035
10	CENTRAL LIFE ASSURANCE CO	1.5		8,956,783
11	JOHN HANCOCK MUTUAL LIFE INS. CO	1.5		8,954,543
12	MUTUAL LIFE INS. CO. OF NEW YORK, THE	1.5		8,693,236
13	NATIONAL GUARDIAN LIFE INS. CO	1.5		8,647,009
14	CONNECTICUT MUTUAL LIFE INS. CO., THE	1.4		8,426,775
15	CATHOLIC KNIGHTS INSURANCE SOCIETY	1.4		8,362,302
16	BANKERS LIFE CO	1.4		8,092,403
17	PENN MUTUAL LIFE INS. CO., THE	1.3		7,555,870
18	RURAL SECURITY LIFE INS. CO	1.2		6,953,287
19	OLD LINE LIFE INS. CO. OF AMERICA, THE	1.1		6,475,119
20	LUTHERAN MUTUAL LIFE INS. CO	.8		4,884,973
TOTALS FOR 20 RANKED INSURERS		64.0	$	367,724,627
TOTALS FOR 383 INSURERS WRITING THIS LINE		100.0	$	563,737,629

CREDIT LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	ITT LIFE INSURANCE CORP.	13.4	$	3,663,086
2	CREDIT LIFE INS. CO., THE	13.3		3,653,644
3	CUNA MUTUAL INS. SOCIETY	10.0		2,733,606
4	NORTH CENTRAL LIFE INS. CO.	9.1		2,514,017
5	OLD REPUBLIC LIFE INS. CO	6.4		1,767,433
6	GREAT EQUITY LIFE INSURANCE CO	5.9		1,620,357
7	FAMILY INSURANCE CORPORATION	4.7		1,297,561
8	AMERICAN BANKERS LIFE ASSURANCE CO. OF FLORIDA	4.4		1,225,459
9	RELIABLE LIFE AND CASUALTY CO	4.2		1,170,470
10	MUTUAL SERVICE LIFE INS. CO	3.6		998,625
11	FORD LIFE INSURANCE CO	2.5		688,384
12	OMAHA FINANCIAL LIFE INSURANCE COMPANY	2.1		594,010
13	ALEXANDER HAMILTON LIFE INSURANCE COMPANY	1.7		488,795
14	INTERNATIONAL GENERAL INSURANCE CORP	1.6		458,592
15	CENTRAL NATIONAL LIFE INS. CO. OF OMAHA, THE	1.5		433,693
16	PRUDENTIAL INS. CO. OF AMERICA, THE	1.2		354,016
17	WORLD SERVICE LIFE INSURANCE COMPANY	1.2		343,218
18	MONTGOMERY WARD LIFE INSURANCE CO	1.0		298,255
19	AMERICAN NATIONAL INS. CO	.9		272,645
20	CHRYSLER LIFE INSURANCE CO.	.8		234,809
TOTALS FOR 20 RANKED INSURERS		89.5	$	24,810,675
TOTALS FOR 64 INSURERS WRITING THIS LINE		100.0	$	27,333,057

GROUP LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	PRUDENTIAL INS. CO. OF AMERICA, THE	12.6	$	17,505,309
2	METROPOLITAN LIFE INS. CO.	11.6		16,192,257
3	MINNESOTA MUTUAL LIFE INS. CO., THE	9.5		13,286,456
4	AETNA LIFE INSURANCE CO.	7.4		10,268,898
5	TRAVELERS INSURANCE COMPANY, THE	5.7		7,928,613
6	JOHN HANCOCK MUTUAL LIFE INS. CO.	5.4		7,543,992
7	EQUITABLE LIFE ASSUR. SOCIETY OF THE U.S., THE	4.9		6,847,816
8	CONTINENTAL ASSURANCE CO.	4.7		6,543,724
9	CONNECTICUT GENERAL LIFE INS. CO.	3.0		4,238,979
10	BANKERS LIFE CO.	2.6		3,681,469
11	WISCONSIN LIFE INS. CO., THE	2.4		3,397,302
12	SAFECO LIFE INSURANCE CO.	2.1		2,950,372
13	CUNA MUTUAL INS. SOCIETY	2.0		2,781,510
14	EMPLOYERS LIFE INS. CO. OF WAUSAU	1.8		2,587,410
15	AMERICAN BANKERS LIFE ASSURANCE CO. OF FLORIDA	1.5		2,162,933
16	WISCONSIN EMPLOYERS INSURANCE COMPANY	1.1		1,568,431
17	WASHINGTON NATIONAL INS. CO.	1.1		1,564,746
18	MUTUAL BENEFIT LIFE INS. CO., THE	.9		1,367,950
19	GREAT-WEST LIFE ASSURANCE CO., THE	.8		1,231,798
20	NORTHWESTERN NATIONAL LIFE INS. CO.	.8		1,224,635
TOTALS FOR	20 RANKED INSURERS	81.9	$	114,874,600
TOTALS FOR	178 INSURERS WRITING THIS LINE	100.0	$	138,683,510

INDUSTRIAL LIFE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN
1	PRUDENTIAL INS. CO. OF AMERICA, THE	26.6	$	726,629
2	UNITED INS. CO. OF AMERICA	23.2		632,881
3	METROPOLITAN LIFE INS. CO.	17.2		470,405
4	WESTERN AND SOUTHERN LIFE INS. CO., THE	13.4		367,421
5	ROCKFORD LIFE INS. CO.	9.9		269,959
6	WASHINGTON NATIONAL INS. CO.	4.0		110,357
7	JOHN HANCOCK MUTUAL LIFE INS. CO.	3.8		104,117
8	NATIONAL LIFE AND ACCIDENT INS. CO., THE	.6		17,472
9	AMERICAN NATIONAL INS. CO.	.2		6,230
10	SUN LIFE INSURANCE CO. OF AMERICA	.1		4,502
11	MAMMOTH LIFE AND ACCIDENT INS. CO.	.1		3,979
12	RELIABLE LIFE INSURANCE CO., THE	.1		2,851
13	GLOBE LIFE INS. CO.			2,096
14	AMERICAN UNITED LIFE INS. CO.			1,622
15	KENTUCKY CENTRAL LIFE INSURANCE CO.			581
16	AMERICAN GENERAL LIFE INSURANCE CO. OF DELAWARE			531
17	COLONIAL LIFE INS. CO. OF AMERICA, THE			327
18	LIBERTY LIFE INSURANCE CO.			215
19	DURHAM LIFE INSURANCE CO.			78
20	SOUTHLAND LIFE INS. CO.			1
TOTALS FOR	20 RANKED INSURERS	99.2	$	2,722,254
TOTALS FOR	20 INSURERS WRITING THIS LINE	100.0	$	2,722,254

ANNUITIES

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN
1	BANKERS LIFE CO.	9.9	$ 14,065,953
2	EQUITABLE LIFE ASSUR. SOCIETY OF THE U.S., THE	8.9	12,609,669
3	IDS LIFE INSURANCE CO.	5.5	7,847,390
4	AETNA VARIABLE ANNUITY LIFE INSURANCE COMPANY	4.6	6,602,451
5	NORTHWESTERN MUTUAL LIFE INS. CO., THE	4.3	6,142,304
6	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	3.5	5,080,859
7	LIFE INSURANCE CO. OF NORTH AMERICA	3.4	4,844,517
8	WISCONSIN EMPLOYERS INSURANCE COMPANY	3.2	4,616,288
9	PRUDENTIAL INS. CO. OF AMERICA, THE	3.0	4,305,837
10	TRAVELERS INSURANCE COMPANY, THE	2.4	3,456,311
11	WASHINGTON NATIONAL INS. CO.	2.2	3,237,907
12	NEW YORK LIFE INS. CO.	2.2	3,169,120
13	JOHN HANCOCK MUTUAL LIFE INS. CO.	2.1	3,061,388
14	METROPOLITAN LIFE INS. CO.	1.9	2,723,931
15	INTERNATIONAL GENERAL INSURANCE CORP.	1.7	2,473,413
16	MIDWESTERN NATIONAL INSURANCE CORPORATION	1.6	2,389,475
17	CONNECTICUT MUTUAL LIFE INS. CO., THE	1.6	2,379,104
18	MUTUAL LIFE INS. CO. OF NEW YORK, THE	1.6	2,276,456
19	NATIONAL GUARDIAN LIFE INS. CO.	1.5	2,266,415
20	TIME INSURANCE CO.	1.2	1,834,906
TOTALS FOR 20 RANKED INSURERS		66.3	$ 95,383,694
TOTALS FOR 225 INSURERS WRITING THIS LINE		100.0	$ 141,653,709

GROUP ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	ASSOCIATED HOSPITAL SERVICE, INC.	29.0	$ 287,059,798	87
2	SURGICAL CARE - BLUE SHIELD	14.0	138,625,759	81
3	WISCONSIN PHYSICIANS SERVICE INSURANCE CORP	13.0	128,788,790	86
4	PRUDENTIAL INS. CO. OF AMERICA, THE	3.6	35,239,425	78
5	WISCONSIN EMPLOYERS INSURANCE COMPANY	3.4	34,145,571	73
6	AETNA LIFE INSURANCE CO.	3.3	32,400,983	87
7	TRAVELERS INSURANCE COMPANY, THE	2.8	27,456,074	73
8	UNITED BENEFIT LIFE INS. CO.	2.0	20,161,365	85
9	JOHN HANCOCK MUTUAL LIFE INS. CO.	2.0	19,707,260	79
10	EQUITABLE LIFE ASSUR. SOCIETY OF THE U.S., THE	1.7	17,125,691	86
11	HEALTH INSURANCE CORP.	1.7	16,954,307	81
12	CONNECTICUT GENERAL LIFE INS. CO.	1.7	16,916,117	83
13	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	1.7	16,433,098	93
14	RURAL SECURITY LIFE INS. CO.	1.4	14,160,597	75
15	BANKERS LIFE CO.	1.4	13,946,505	69
16	METROPOLITAN LIFE INS. CO.	1.4	13,859,642	79
17	TIME INSURANCE CO.	1.3	12,641,580	76
18	WISCONSIN LIFE INS. CO., THE	1.2	11,951,451	74
19	EMPLOYERS LIFE INS. CO. OF WAUSAU	0.8	8,408,173	77
20	SENTRY LIFE INS. CO.	0.7	6,592,523	141
TOTALS FOR 20 RANKED INSURERS		88.1	$ 872,574,709	83
TOTALS FOR 220 INSURERS WRITING THIS LINE		100.0	$ 990,886,846	83

CREDIT ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	CREDIT LIFE INS. CO., THE	14.2	$	5,815,458	67
2	OLD LINE LIFE INS. CO. OF AMERICA, THE	13.4		5,504,801	58
3	RELIABLE LIFE AND CASUALTY CO.	9.5		3,900,233	37
4	ITT LIFE INSURANCE CORP	8.9		3,670,522	49
5	NORTH CENTRAL LIFE INS. CO.	7.3		3,022,520	24
6	HEALTH INSURANCE CORP	6.8		2,800,798	56
7	GREAT EQUITY LIFE INSURANCE CO.	5.7		2,333,601	41
8	AMERICAN BANKERS LIFE ASSURANCE CO. OF FLORIDA	4.4		1,827,107	70
9	OLD REPUBLIC LIFE INS. CO.	3.7		1,534,416	53
10	INTERNATIONAL GENERAL INSURANCE CORP	3.5		1,464,315	43
11	FAMILY INSURANCE CORPORATION	2.8		1,150,463	37
12	FORD LIFE INSURANCE CO	2.3		948,776	53
13	ALEXANDER HAMILTON LIFE INSURANCE COMPANY	2.1		875,056	62
14	OMAHA FINANCIAL LIFE INSURANCE COMPANY	1.9		783,899	115
15	AMERICAN NATIONAL INS. CO.	1.7		713,838	62
16	WORLD SERVICE LIFE INSURANCE COMPANY	1.1		473,701	48
17	CENTRAL NATIONAL LIFE INS. CO. OF OMAHA, THE	.9		385,224	50
18	DIAMOND STATE LIFE INSURANCE CO.	.8		360,187	43
19	CENTRAL NATIONAL INS. CO. OF OMAHA, THE	.8		353,949	61
20	GENERAL LIFE INS. CORP. OF WISCONSIN	.8		334,509	
TOTALS FOR 20 RANKED INSURERS		92.6	$	38,253,373	45
TOTALS FOR 50 INSURERS WRITING THIS LINE		100.0	$	40,857,175	47

OTHER INDIVIDUAL ACCIDENT & HEALTH

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	WISCONSIN PHYSICIANS SERVICE INSURANCE CORP	9.4	$	20,410,457	76
2	ASSOCIATED HOSPITAL SERVICE, INC	8.8		19,122,212	79
3	COMBINED INSURANCE CO. OF WISCONSIN	6.2		13,506,322	37
4	BANKERS LIFE AND CASUALTY CO	6.1		13,238,191	52
5	SURGICAL CARE-BLUE SHIELD	5.4		11,696,952	65
6	AMERICAN FAMILY MUTUAL INS. CO	4.5		9,620,815	64
7	MUTUAL OF OMAHA INSURANCE CO	4.2		8,986,239	47
8	ITT LIFE INSURANCE CORP	3.9		8,409,158	47
9	TIME INSURANCE CO	3.7		8,064,762	57
10	AMERICAN FAMILY LIFE ASSURANCE CO. OF COLUMBUS	3.5		7,592,452	64
11	PRUDENTIAL INS. CO. OF AMERICA, THE	2.7		5,914,576	59
12	UNITED STATES LETTER CARRIERS MUTUAL BENEFIT	1.9		4,186,055	
13	RELIABLE LIFE AND CASUALTY CO	1.9		4,126,429	41
14	PHYSICANS MUTUAL INS. CO.	1.4		3,717,425	60
15	PENNSYLVANIA LIFE INSURANCE CO	1.3		2,725,768	42
16	DELTA DENTAL PLAN OF WISCONSIN, INC	1.2		2,622,470	82
17	CONTINENTAL CASUALTY CO.	1.1		2,433,656	56
18	AID ASSOCIATION FOR LUTHERANS	1.0		2,118,064	
19	ILLINOIS MUTUAL LIFE AND CASUALTY CO.	1.0		2,105,432	60
20	METROPOLITAN LIFE INS. CO	.9		1,852,859	56
TOTALS FOR 20 RANKED INSURERS		70.1	$	151,850,294	58
TOTALS FOR 370 INSURERS WRITING THIS LINE		100.0	$	216,155,316	58

F I R E

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	PROTECTION MUTUAL INS. CO.	7.6	$ 6,167,949	33
2	STATE PROPERTY INSURANCE FUND	4.7	3,829,272	23
3	ST. PAUL FIRE AND MARINE INS. CO.	4.0	3,219,865	31
4	ALLENDALE MUTUAL INSURANCE COMPANY	3.8	3,130,554	12
5	HERITAGE MUTUAL INS. CO.	2.5	2,029,586	38
6	NORTHWESTERN NATIONAL INSURANCE COMPANY	2.3	1,908,766	95
7	SENTRY INSURANCE A MUTUAL COMPANY	2.1	1,698,079	11
8	LUMBERMEN'S UNDERWRITING ALLIANCE, U.S.	1.8	1,475,870	1
9	ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS. CO.	1.7	1,418,897	6
10	AETNA CASUALTY AND SURETY CO., THE	1.6	1,311,596	29
11	HARTFORD FIRE INS. CO.	1.3	1,111,187	43
12	CONTINENTAL INSURANCE COMPANY, THE	1.3	1,102,557	51
13	UNITED STATES FIDELITY AND GUARANTY CO.	1.2	1,037,355	44
14	RETAIL LUMBERMENS MUTUAL INS. CO. OF WISCONSIN	1.1	945,574	49
15	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	1.0	872,691	9
16	AMERICAN FAMILY MUTUAL INS. CO.	1.0	859,998	73
17	GENERAL CASUALTY CO. OF WIS.	1.0	854,361	55
18	WILSON MUTUAL INS. CO.	1.0	834,206	69
19	STETTIN MUTUAL INS. CO.	1.0	806,623	62
20	ST. PAUL MERCURY INS. CO.	.9	792,185	4
TOTALS FOR 20 RANKED INSURERS		42.9	$ 35,407,171	33
TOTALS FOR 363 INSURERS WRITING THIS LINE		100.0	$ 80,496,130	48

A L L I E D   L I N E S

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	RURAL MUTUAL INS. CO.	5.3	$ 1,887,655	35
2	FARMERS MUTUAL HAIL INS. CO. OF IOWA	4.9	1,753,418	45
3	STATE PROPERTY INSURANCE FUND	4.1	1,467,405	58
4	AETNA INSURANCE CO.	2.3	849,640	21
5	MUTUAL SERVICE CASUALTY INS. CO.	2.2	799,506	42
6	AETNA CASUALTY AND SURETY CO., THE	1.9	702,391	71
7	AMERICAN FAMILY MUTUAL INS. CO.	1.7	611,349	25
8	NORTHWESTERN NATIONAL INSURANCE COMPANY	1.6	571,290	27
9	SENTRY INSURANCE A MUTUAL COMPANY	1.6	568,535	25
10	STETTIN MUTUAL INS. CO.	1.5	553,046	41
11	OLD REPUBLIC INS. CO.	1.4	499,937	40
12	HERITAGE MUTUAL INS. CO.	1.3	489,827	31
13	HOME MUTUAL INS. CO.	1.2	440,339	31
14	LITTLE BLACK MUTUAL INS. CO.	1.1	406,704	28
15	MIDDLETON INSURANCE COMPANY	1.1	400,738	18
16	HARTFORD FIRE INS. CO.	1.1	390,264	33
17	INSURANCE CO. OF NORTH AMERICA	1.0	387,253	42
18	DARLINGTON MUTUAL FIRE INS. CO.	1.0	380,138	46
19	CONTINENTAL INSURANCE COMPANY, THE	1.0	379,640	54
20	WISCONSIN STATE MUTUAL INS. CO.	1.0	359,987	26
TOTALS FOR 20 RANKED INSURERS		38.3	$ 13,899,062	38
TOTALS FOR 349 INSURERS WRITING THIS LINE		100.0	$ 35,448,283	32

HOMEOWNERS MULTIPLE PERIL

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS. CO.	13.4	$	18,101,766	43
2	STATE FARM FIRE AND CASUALTY CO.	9.6		12,979,287	43
3	ALLSTATE INSURANCE CO.	4.5		6,069,511	59
4	HERITAGE MUTUAL INS. CO.	3.8		5,223,577	43
5	MILWAUKEE MUTUAL INSURANCE CO.	3.6		4,846,465	51
6	HOME MUTUAL INS. CO.	2.4		3,268,145	52
7	SENTRY INSURANCE A MUTUAL COMPANY	2.3		3,122,041	41
8	WEST BEND MUTUAL INS. CO.	2.2		3,048,397	41
9	BADGER MUTUAL INS. CO.	2.1		2,917,583	43
10	GERMANTOWN MUTUAL INS. CO.	1.9		2,687,125	55
11	MUTUAL SERVICE CASUALTY INS. CO.	1.8		2,490,142	46
12	PRUDENTIAL PROPERTY & CASUALTY INS. CO.	1.6		2,292,108	47
13	GENERAL CASUALTY CO. OF WIS.	1.6		2,233,593	47
14	AETNA CASUALTY AND SURETY CO., THE	1.4		1,988,075	39
15	CONTINENTAL INSURANCE COMPANY, THE	1.4		1,978,995	44
16	TOWER INS. CO., INC.	1.4		1,918,228	64
17	ECONOMY FIRE AND CASUALTY CO.	1.3		1,877,961	44
18	INSURANCE CO. OF NORTH AMERICA	1.3		1,783,244	37
19	FIRE INS. EXCHANGE, FIRE UNDERWRITERS ASSN.,	1.3		1,769,932	32
20	SHEBOYGAN FALLS MUTUAL INS. CO.	1.2		1,692,574	38
TOTALS FOR	20 RANKED INSURERS	60.1	$	82,408,749	45
TOTALS FOR	216 INSURERS WRITING THIS LINE	100.0	$	135,011,015	47

COMMERCIAL MULTIPLE PERIL

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN INSURANCE CO., THE	5.3	$	6,188,653	30
2	TRAVELERS INDEMNITY CO., THE	5.1		5,970,364	30
3	INSURANCE CO. OF NORTH AMERICA	4.8		5,609,404	42
4	HOME INSURANCE CO., THE	4.2		4,908,888	62
5	AETNA CASUALTY AND SURETY CO., THE	4.1		4,882,176	45
6	CONTINENTAL CASUALTY CO.	3.8		4,468,792	46
7	STATE FARM FIRE AND CASUALTY CO.	3.7		4,379,373	60
8	GENERAL CASUALTY CO. OF WIS.	3.4		4,036,059	33
9	HARTFORD FIRE INS. CO.	2.8		3,266,136	47
10	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	2.6		3,118,618	25
11	UNITED STATES FIRE INS. CO.	2.3		2,763,719	46
12	CONTINENTAL INSURANCE COMPANY, THE	2.3		2,710,167	54
13	TOWER INS. CO., INC.	2.0		2,341,134	40
14	AETNA INSURANCE CO.	1.9		2,307,301	43
15	CHURCH MUTUAL INS. CO.	1.7		2,072,967	49
16	AMERICAN FAMILY MUTUAL INS. CO.	1.7		1,984,788	34
17	COMMERCIAL UNION INSURANCE CO.	1.5		1,838,889	52
18	FEDERAL INSURANCE CO.	1.4		1,705,243	34
19	PACIFIC EMPLOYERS INS. CO.	1.2		1,398,461	29
20	CHARTER OAK FIRE INS. CO., THE	1.1		1,388,781	34
TOTALS FOR	20 RANKED INSURERS	56.9	$	67,339,913	42
TOTALS FOR	200 INSURERS WRITING THIS LINE	100.0	$	116,455,234	41

OCEAN MARINE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	INSURANCE CO. OF NORTH AMERICA	21.5	$	874,708	44
2	CONTINENTAL INSURANCE COMPANY, THE	13.2		538,685	9
3	FIREMAN'S FUND INSURANCE CO.	13.0		531,013	54
4	ST. PAUL FIRE AND MARINE INS. CO.	8.6		349,486	
5	HOME INSURANCE CO., THE	4.3		174,950	60
6	AETNA INSURANCE CO.	3.8		155,675	60
7	FEDERATED MUTUAL INSURANCE CO.	3.3		134,678	39
8	CENTENNIAL INSURANCE CO.	3.3		134,392	33
9	AETNA CASUALTY AND SURETY CO., THE	2.8		116,667	34
10	HARTFORD FIRE INS. CO.	2.7		110,916	25
11	TRAVELERS INDEMNITY CO., THE	2.0		81,390	7
12	TOWER INS. CO., INC.	1.9		77,250	51
13	AMERICAN UNIVERSAL INS. CO.	1.9		77,224	9
14	UNITED STATES FIRE INS. CO.	1.8		75,689	5
15	FEDERAL INSURANCE CO.	1.3		55,524	41
16	MICHIGAN MILLERS MUTUAL INS. CO.	1.3		54,762	66
17	NORTHWESTERN NATIONAL INSURANCE COMPANY	1.3		54,552	100
18	RELIANCE INSURANCE CO.	1.2		51,457	30
19	ROYAL GLOBE INSURANCE CO.	1.0		42,129	11
20	AMERICAN INSURANCE CO., THE	.9		38,207	106
	TOTALS FOR 20 RANKED INSURERS	91.1	$	3,729,354	32
	TOTALS FOR 61 INSURERS WRITING THIS LINE	100.0	$	4,057,606	33

INLAND MARINE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	FIREMAN'S FUND INSURANCE CO.	6.7	$	2,030,943	14
2	ST. PAUL FIRE AND MARINE INS. CO.	6.6		1,977,918	66
3	AETNA INSURANCE CO.	5.6		1,702,989	33
4	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	3.5		1,076,975	50
5	STATE FARM FIRE AND CASUALTY CO.	3.4		1,023,847	45
6	AMERICAN INSURANCE CO., THE	2.9		876,672	36
7	CONTINENTAL INSURANCE COMPANY, THE	2.8		868,080	32
8	AETNA CASUALTY AND SURETY CO., THE	2.8		846,757	28
9	GENERAL CASUALTY CO. OF WIS.	2.5		774,665	39
10	TOWER INS. CO., INC.	2.4		739,504	39
11	HERITAGE MUTUAL INS. CO.	2.3		707,208	34
12	SENTRY INSURANCE A MUTUAL COMPANY	2.3		695,741	24
13	AMERICAN FAMILY MUTUAL INS. CO.	2.2		668,911	45
14	NORTHWESTERN NATIONAL INSURANCE COMPANY	1.9		593,413	36
15	HARTFORD FIRE INS. CO.	1.9		590,535	48
16	WEST BEND MUTUAL INS. CO.	1.9		570,582	30
17	INSURANCE CO. OF NORTH AMERICA	1.6		487,598	24
18	NATIONAL UNION FIRE INSURANCE COMPANY OF	1.6		484,734	27
19	MILWAUKEE MUTUAL INSURANCE CO.	1.5		463,695	39
20	RURAL MUTUAL INS. CO.	1.2		373,195	53
	TOTALS FOR 20 RANKED INSURERS	57.6	$	17,553,962	37
	TOTALS FOR 248 INSURERS WRITING THIS LINE	100.0	$	29,963,368	37

MEDICAL MALPRACTICE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	WISCONSIN HEALTH CARE LIABILITY INSURANCE PLAN	46.4	$	9,255,467	61
2	MEDICAL PROTECTIVE CO., THE	20.4		4,077,352	38
3	ST. PAUL FIRE AND MARINE INS. CO	18.8		3,767,178	23
4	CONTINENTAL CASUALTY CO	7.5		1,501,555	51
5	FEDERAL INSURANCE CO	1.7		346,507	57
6	CAPITOL INDEMNITY CORPORATION	.5		117,809	34
7	AETNA CASUALTY AND SURETY CO., THE	.5		115,597	11
8	CHICAGO INSURANCE CO	.5		112,737	11
9	VIGILANT INSURANCE CO	.5		105,[illegible]	65
10	AMERICAN MOTORISTS INS. CO	.5		102,708	30
11	JEFFERSON INSURANCE CO. OF NEW YORK	.3		79,045	21
12	CONTINENTAL INSURANCE COMPANY, THE	.3		61,891	1
13	ST. PAUL MERCURY INS. CO	.3		61,034	48
14	INSURANCE CO. OF THE STATE OF PENNSYLVANIA, THE	.2		52,028	20
15	NORTHWESTERN NATIONAL INSURANCE COMPANY	.2		43,612	26
16	AVEMCO INSURANCE CO	.1		34,391	2
17	DRUGGISTS MUTUAL INS. CO	.1		22,573	14
18	STANDARD FIRE INS. CO., THE			16,349	19
19	NATIONAL CHIROPRACTIC MUTUAL INS. CO			7,305	19
20	FIDELITY AND CASUALTY CO. OF NEW YORK, THE			6,910	256
TOTALS FOR	20 RANKED INSURERS	98.8	$	19,887,147	47
TOTALS FOR	49 INSURERS WRITING THIS LINE	100.0	$	19,943,008	43

WORKMENS COMPENSATION

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	22.3	$	46,495,405	76
2	SENTRY INSURANCE A MUTUAL COMPANY	4.5		9,510,192	74
3	LIBERTY MUTUAL FIRE INS. CO	4.4		9,197,269	76
4	AETNA CASUALTY AND SURETY CO., THE	4.0		8,342,004	78
5	TRAVELERS INSURANCE COMPANY, THE	3.8		7,994,767	78
6	AMERICAN INSURANCE CO., THE	3.3		7,002,197	88
7	CONTINENTAL CASUALTY CO	2.3		4,810,960	102
8	LIBERTY MUTUAL INS. CO	2.0		4,322,766	99
9	TRANSPORTATION INS. CO	1.9		4,060,456	96
10	EMPLOYERS MUTUAL CASUALTY COMPANY	1.8		3,947,057	70
11	INSURANCE CO. OF NORTH AMERICA	1.7		3,714,837	122
12	HARTFORD ACCIDENT AND INDEMNITY CO	1.7		3,602,852	47
13	FIDELITY AND GUARANTY INS. UNDERWRITERS, INC	1.5		3,307,802	60
14	GENERAL CASUALTY CO. OF WIS	1.5		3,177,815	73
15	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	1.3		2,725,543	28
16	NORTHWESTERN NATIONAL INSURANCE COMPANY	1.2		2,653,953	69
17	THRESHERMEN'S MUTUAL INS. CO	1.2		2,639,963	61
18	TRAVELERS INDEMNITY CO., THE	1.2		2,525,752	45
19	HERITAGE MUTUAL INS. CO	1.2		2,524,050	60
20	AMERICAN MUTUAL INSURANCE CO. OF BOSTON	1.1		2,292,585	64
TOTALS FOR	20 RANKED INSURERS	63.9	$	134,848,225	76
TOTALS FOR	218 INSURERS WRITING THIS LINE	100.0	$	208,338,908	76

OTHER LIABILITY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	15.5	$	26,306,253	54
2	TRAVELERS INDEMNITY CO., THE	6.0		10,311,034	57
3	SENTRY INSURANCE A MUTUAL COMPANY	5.7		9,720,468	29
4	CONTINENTAL CASUALTY CO.	5.4		9,168,900	49
5	AETNA CASUALTY AND SURETY CO., THE	3.9		6,730,584	42
6	GENERAL CASUALTY CO. OF WIS.	3.8		6,578,613	38
7	HARTFORD ACCIDENT AND INDEMNITY CO.	3.5		5,994,883	46
8	ST. PAUL FIRE AND MARINE INS. CO.	3.2		5,475,561	73
9	LIBERTY MUTUAL INS. CO.	2.7		4,665,782	68
10	UNITED STATES FIDELITY AND GUARANTY CO.	2.2		3,865,154	24
11	TOWER INS. CO., INC.	1.8		3,206,057	31
12	EMPLOYERS MUTUAL CASUALTY COMPANY	1.6		2,863,709	36
13	AMERICAN INSURANCE CO., THE	1.6		2,863,167	21
14	NORTHWESTERN NATIONAL INSURANCE COMPANY	1.5		2,681,762	44
15	NATIONAL UNION FIRE INSURANCE COMPANY OF	1.5		2,626,810	52
16	WEST BEND MUTUAL INS. CO.	1.4		2,434,359	19
17	HERITAGE MUTUAL INS. CO.	1.3		2,359,087	21
18	UNITED STATES FIRE INS. CO.	1.2		2,167,909	72
19	BITUMINOUS CASUALTY CORP.	1.1		1,939,291	23
20	AMERICAN HOME ASSURANCE CO.	1.1		1,910,400	50
TOTALS FOR 20 RANKED INSURERS		66.0	$	113,869,783	46
TOTALS FOR 314 INSURERS WRITING THIS LINE		100.0	$	169,193,037	42

AUTO LIABILITY - PRIVATE PASSANGER CARS

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS. CO.	16.7	$	53,831,720	63
2	STATE FARM MUTUAL AUTOMOBILE INS. CO.	11.6		37,355,518	55
3	GENERAL CASUALTY CO. OF WIS.	5.6		18,225,851	64
4	AMERICAN STANDARD INS. CO. OF WISCONSIN	5.0		16,264,184	65
5	HERITAGE MUTUAL INS. CO.	4.0		12,891,294	60
6	ALLSTATE INSURANCE CO.	3.8		12,348,082	51
7	MILWAUKEE MUTUAL INSURANCE CO.	2.5		8,149,110	53
8	MUTUAL SERVICE CASUALTY INS. CO.	2.5		8,084,158	73
9	SENTRY INSURANCE A MUTUAL COMPANY	2.3		7,713,408	59
10	HOME MUTUAL INS. CO.	2.2		7,311,436	51
11	FARMERS INS. EXCHANGE.-FARMERS UNDERWRITERS	2.0		6,736,634	54
12	RURAL MUTUAL INS. CO.	1.9		6,118,233	61
13	ECONOMY FIRE AND CASUALTY CO.	1.8		5,952,650	65
14	VIKING INSURANCE CO. OF WISCONSIN	1.7		5,581,230	63
15	INSURANCE CO. OF NORTH AMERICA	1.4		4,772,182	59
16	AETNA CASUALTY AND SURETY CO., THE	1.4		4,583,950	50
17	CLASSIFIED INSURANCE CORPORATION	1.3		4,279,337	69
18	DAIRYLAND INSURANCE CO.	1.2		4,031,498	62
19	BADGER STATE MUTUAL CASUALTY CO.	1.0		3,410,719	34
20	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	.9		2,996,005	85
TOTALS FOR 20 RANKED INSURERS		70.8	$	230,637,199	59
TOTALS FOR 226 INSURERS WRITING THIS LINE		100.0	$	321,461,496	58

AUTO LIABILITY - COMMERCIAL VEHICLES

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	8.7	$	8,222,575	36
2	GENERAL CASUALTY CO. OF WIS.	5.2		4,951,318	75
3	SENTRY INSURANCE A MUTUAL COMPANY	4.8		4,552,291	32
4	LIBERTY MUTUAL INS. CO.	4.8		4,544,906	75
5	CONTINENTAL CASUALTY CO.	3.6		3,403,921	32
6	AETNA CASUALTY AND SURETY CO., THE	3.3		3,166,009	57
7	HERITAGE MUTUAL INS. CO.	3.1		2,990,625	56
8	MILWAUKEE MUTUAL INSURANCE CO.	2.8		2,656,845	62
9	HARTFORD ACCIDENT AND INDEMNITY CO.	2.5		2,434,420	61
10	MUTUAL SERVICE CASUALTY INS. CO.	2.5		2,394,111	80
11	TRAVELERS INDEMNITY CO., THE	2.5		2,378,031	24
12	UNITED STATES FIDELITY AND GUARANTY CO.	2.1		2,024,563	130
13	HOME INDEMNITY CO., THE	1.9		1,783,055	83
14	TRUCK INSURANCE EXCHANGE, TRUCK UNDERWRITERS	1.8		1,710,164	105
15	AMERICAN INSURANCE CO., THE	1.7		1,617,381	56
16	TRANSPORT INDEMNITY CO.	1.6		1,582,435	43
17	WEST BEND MUTUAL INS. CO.	1.6		1,571,573	31
18	MARYLAND CASUALTY CO.	1.5		1,474,883	56
19	AMERICAN FAMILY MUTUAL INS. CO.	1.5		1,455,218	51
20	RURAL MUTUAL INS. CO.	1.5		1,425,413	60
TOTALS FOR 20 RANKED INSURERS		59.0	$	56,339,737	57
TOTALS FOR 223 INSURERS WRITING THIS LINE		100.0	$	93,807,652	59

AUTO PHYSICAL DAMAGE - PVT PASS. CARS

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS. CO.	18.6	$	34,641,441	72
2	STATE FARM MUTUAL AUTOMOBILE INS. CO.	13.0		24,227,985	72
3	GENERAL CASUALTY CO. OF WIS.	5.3		9,975,410	70
4	HERITAGE MUTUAL INS. CO.	4.1		7,657,067	64
5	ALLSTATE INSURANCE CO.	3.9		7,394,367	65
6	AMERICAN STANDARD INS. CO. OF WISCONSIN	3.7		7,052,738	69
7	MUTUAL SERVICE CASUALTY INS. CO.	2.6		4,858,654	66
8	MILWAUKEE MUTUAL INSURANCE CO.	2.3		4,460,583	57
9	SENTRY INSURANCE A MUTUAL COMPANY	2.3		4,444,539	61
10	FARMERS INS. EXCHANGE, FARMERS UNDERWRITERS	2.3		4,414,339	60
11	HOME MUTUAL INS. CO.	2.2		4,148,115	62
12	RURAL MUTUAL INS. CO.	2.0		3,769,043	81
13	ECONOMY FIRE AND CASUALTY CO.	1.6		3,151,897	66
14	AETNA CASUALTY AND SURETY CO., THE	1.2		2,271,972	60
15	CLASSIFIED INSURANCE CORPORATION	1.1		2,107,718	73
16	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	1.1		2,087,130	59
17	BADGER STATE MUTUAL CASUALTY CO.	.9		1,800,724	41
18	FOREMOST INSURANCE CO.	.9		1,700,064	31
19	VIKING INSURANCE CO. OF WISCONSIN	.9		1,695,965	56
20	INTEGRITY MUTUAL INS. CO.	.8		1,634,225	55
TOTALS FOR 20 RANKED INSURERS		70.8	$	133,493,976	67
TOTALS FOR 242 INSURERS WRITING THIS LINE		100.0	$	186,007,429	64

AUTO PHYSICAL DAMAGE - COMMERCIAL VEH

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	6.8	$	3,176,802	45
2	GENERAL CASUALTY CO. OF WIS.	6.6		3,080,237	63
3	MOTORS INSURANCE CORPORATION	3.7		1,743,846	33
4	MILWAUKEE MUTUAL INSURANCE CO	3.6		1,710,307	55
5	HERITAGE MUTUAL INS. CO	3.4		1,590,808	59
6	AMERICAN INSURANCE CO., THE	3.0		1,3[illegible],244	54
7	AMERICAN FAMILY MUTUAL INS. CO.	2.9		1,355,069	62
8	CONTINENTAL CASUALTY CO.	2.8		1,343,186	50
9	AETNA CASUALTY AND SURETY CO., THE	2.8		1,328,021	49
10	SENTRY INSURANCE A MUTUAL COMPANY	2.8		1,300,796	49
11	OCCIDENTAL FIRE & CASUALTY CO. OF NORTH CAROLIN	2.5		1,189,044	77
12	MUTUAL SERVICE CASUALTY INS. CO.	2.3		1,070,765	78
13	LIBERTY MUTUAL INS. CO.	2.0		944,550	63
14	HARTFORD ACCIDENT AND INDEMNITY CO.	2.0		936,201	36
15	UNITED STATES FIDELITY AND GUARANTY CO.	1.9		908,196	51
16	MARYLAND CASUALTY CO.	1.9		886,516	48
17	ZURICH INSURANCE CO. (U.S. BRANCH)	1.7		829,925	16
18	HOME INDEMNITY CO., THE	1.7		806,372	49
19	RURAL MUTUAL INS. CO.	1.6		782,239	50
20	ST. PAUL FIRE AND MARINE INS. CO.	1.6		757,016	54
	TOTALS FOR 20 RANKED INSURERS	57.6	$	27,132,140	52
	TOTALS FOR 224 INSURERS WRITING THIS LINE	100.0	$	46,403,477	50

AIRCRAFT

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	INSURANCE CO. OF NORTH AMERICA	11.8	$	440,488	93
2	COMPASS INSURANCE CO.	9.1		339,707	45
3	AVEMCO INSURANCE CO.	8.9		332,762	36
4	INSURANCE CO. OF THE STATE OF PENNSYLVANIA, THE	8.4		314,419	96
5	NATIONAL INSURANCE UNDERWRITERS	7.6		281,631	127
6	FEDERAL INSURANCE CO.	5.2		195,988	11
7	NATIONAL GENERAL INS. CO.	4.1		154,878	3
8	PURITAN INSURANCE COMPANY	3.1		118,179	22
9	UNITED STATES FIRE INS. CO.	3.0		114,014	62
10	SECURITY MUTUAL CASUALTY CO.	2.9		109,426	202
11	AMERICAN INSURANCE CO., THE	2.9		107,964	689
12	AETNA CASUALTY AND SURETY CO., THE	2.6		99,486	45
13	HARTFORD FIRE INS. CO.	2.6		99,486	45
14	TRAVELERS INDEMNITY CO., THE	2.6		99,486	45
15	UNITED STATES FIDELITY AND GUARANTY CO.	2.6		99,486	46
16	CONTINENTAL INSURANCE COMPANY, THE	2.3		87,309	4716
17	SHELBY MUTUAL INS. CO. OF SHELBY, OHIO, THE	2.1		80,034	202
18	AMERICAN MOTORISTS INS. CO.	1.8		69,843	5
19	ST. PAUL FIRE AND MARINE INS. CO.	1.8		69,336	44
20	FIREMAN'S FUND INSURANCE CO.	1.3		51,817	7
	TOTALS FOR 20 RANKED INSURERS	86.7	$	3,265,739	85
	TOTALS FOR 47 INSURERS WRITING THIS LINE	100.0	$	3,704,545	83

F I D E L I T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	AETNA CASUALTY AND SURETY CO., THE	17.4	$ 1,282,590	6
2	FIDELITY AND DEPOSIT CO. OF MARYLAND	11.0	812,307	11
3	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	11.0	807,909	198
4	ST. PAUL FIRE AND MARINE INS. CO.	9.6	707,695	12
5	INSURANCE CO. OF NORTH AMERICA	5.6	413,269	53
6	CUMIS INSURANCE SOCIETY, INC.	4.2	308,699	51
7	NORTHWESTERN NATIONAL INSURANCE COMPANY	3.9	291,683	43
8	OHIO CASUALTY INS. CO., THE	3.9	290,878	14
9	HARTFORD ACCIDENT AND INDEMNITY CO.	3.3	242,749	31
10	CAPITOL INDEMNITY CORPORATION	3.2	236,120	1
11	CONTINENTAL CASUALTY CO.	2.8	209,166	49
12	FEDERAL INSURANCE CO.	2.3	174,848	75
13	TRANSAMERICA INSURANCE CO.	2.3	171,367	2
14	WESTERN SURETY CO.	2.0	148,997	5
15	AMERICAN INSURANCE CO., THE	1.9	142,893	205
16	UNITED STATES FIDELITY AND GUARANTY CO.	1.7	132,048	5
17	CONTINENTAL INSURANCE COMPANY, THE	1.3	99,356	6
18	TRAVELERS INDEMNITY CO., THE	1.3	96,793	4
19	UNITED STATES FIRE INS. CO.	1.0	77,811	17
20	INTEGRITY MUTUAL INS. CO.	.9	67,128	60
TOTALS FOR	20 RANKED INSURERS	90.6	$ 6,714,306	40
TOTALS FOR	103 INSURERS WRITING THIS LINE	100.0	$ 7,337,621	36

S U R E T Y

RANK	INSURER	% OF MARKET	PREMIUMS WRITTEN	LOSS RATIO
1	FIDELITY AND DEPOSIT CO. OF MARYLAND	17.4	$ 1,703,292	23
2	CAPITOL INDEMNITY CORPORATION	9.9	966,247	4
3	UNITED STATES FIDELITY AND GUARANTY CO.	6.9	673,357	19
4	AMERICAN INSURANCE CO., THE	6.8	668,170	18
5	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	6.3	618,180	3
6	OHIO CASUALTY INS. CO., THE	5.5	538,883	22
7	ST. PAUL FIRE AND MARINE INS. CO.	5.5	535,760	2
8	AETNA CASUALTY AND SURETY CO., THE	4.3	422,514	2
9	AMERICAN CASUALTY CO. OF READING, PENNSYLVANIA	3.7	368,844	18
10	FEDERAL INSURANCE CO.	3.4	333,699	3
11	WESTERN SURETY CO.	3.3	326,478	3
12	TRAVELERS INDEMNITY CO., THE	2.8	273,917	15
13	NORTHWESTERN NATIONAL INSURANCE COMPANY	2.0	203,978	31
14	SENTRY INSURANCE A MUTUAL COMPANY	1.9	193,404	119
15	INSURANCE CO. OF NORTH AMERICA	1.7	171,521	4
16	HARTFORD ACCIDENT AND INDEMNITY CO.	1.3	135,212	78
17	SEABOARD SURETY CO.	1.3	132,749	
18	UNITED FIRE & CASUALTY CO.	1.0	97,474	6
19	SAFECO INS. CO. OF AMERICA	.8	83,406	6
20	UNITED PACIFIC INS. CO.	.8	83,111	7
TOTALS FOR	20 RANKED INSURERS	86.6	$ 8,530,196	10
TOTALS FOR	113 INSURERS WRITING THIS LINE	100.0	$ 9,740,130	14

GLASS

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	ST. PAUL FIRE AND MARINE INS. CO.	10.4	$	92,346	27
2	SENTRY INSURANCE A MUTUAL COMPANY	8.1		71,946	37
3	WEST BEND MUTUAL INS. CO.	7.0		62,664	46
4	HERITAGE MUTUAL INS. CO.	6.6		59,008	46
5	GENERAL CASUALTY CO. OF WIS.	6.0		53,345	55
6	RURAL MUTUAL INS. CO.	3.2		29,061	24
7	COMPASS INSURANCE CO.	2.9		26,383	56
8	UNITED STATES FIDELITY AND GUARANTY CO.	2.7		24,697	28
9	WESTERN FIRE INS. CO., THE	2.5		22,258	62
10	AMERICAN GUARANTEE AND LIABILITY INS. CO.	2.4		22,085	35
11	MIDLAND UNION MUTUAL INS. CO.	2.3		20,826	36
12	AETNA CASUALTY AND SURETY CO., THE	2.2		19,874	50
13	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	2.1		18,827	43
14	OHIO CASUALTY INS. CO., THE	2.0		18,424	37
15	MUTUAL SERVICE CASUALTY INS. CO.	2.0		17,894	79
16	MILWAUKEE MUTUAL INSURANCE CO.	1.9		17,235	107
17	AMERICAN NATIONAL FIRE INS. CO.	1.4		13,185	20
18	AMERICAN HARDWARE MUTUAL INS. CO.	1.4		13,177	40
19	IOWA NATIONAL MUTUAL INS. CO.	1.3		12,182	60
20	TOWER INS. CO., INC.	1.3		11,968	26
TOTALS FOR 20 RANKED INSURERS		69.7	$	627,385	42
TOTALS FOR 118 INSURERS WRITING THIS LINE		100.0	$	887,173	44

BURGLARY & THEFT

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS. CO.	28.9	$	1,517,887	72
2	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	9.9		522,318	29
3	AETNA CASUALTY AND SURETY CO., THE	4.8		256,264	17
4	FEDERAL INSURANCE CO.	3.5		186,417	2
5	HERITAGE MUTUAL INS. CO.	3.4		183,233	48
6	INSURANCE CO. OF NORTH AMERICA	3.0		160,957	3
7	WEST BEND MUTUAL INS. CO.	3.0		157,667	30
8	ST. PAUL FIRE AND MARINE INS. CO.	2.9		154,760	29
9	GENERAL CASUALTY CO. OF WIS.	2.9		152,012	50
10	SENTRY INSURANCE A MUTUAL COMPANY	2.6		136,574	36
11	NORTHWESTERN NATIONAL INSURANCE COMPANY	2.5		134,115	25
12	TOWER INS. CO., INC.	2.2		115,404	11
13	UNITED STATES FIDELITY AND GUARANTY CO.	2.1		110,389	35
14	MILWAUKEE MUTUAL INSURANCE CO.	1.6		85,823	46
15	STATE PROPERTY INSURANCE FUND	1.6		85,078	97
16	RELIANCE INSURANCE CO.	1.3		72,536	33
17	COMPASS INSURANCE CO.	1.2		67,079	14
18	MUTUAL SERVICE CASUALTY INS. CO.	1.0		53,491	11
19	GREAT CENTRAL INSURANCE CO.	.9		51,887	29
20	HARTFORD ACCIDENT AND INDEMNITY CO.	.9		50,990	24
TOTALS FOR 20 RANKED INSURERS		80.2	$	4,254,881	42
TOTALS FOR 129 INSURERS WRITING THIS LINE		100.0	$	5,237,019	37

BOILER & MACHINERY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	HARTFORD STEAM BOILER INSPECTION AND INS. CO.,	35.3	$	2,649,620	23
2	PROTECTION MUTUAL INS. CO.	16.1		1,213,144	10
3	ALLENDALE MUTUAL INSURANCE COMPANY	9.3		704,659	68
4	CONTINENTAL INSURANCE COMPANY, THE	5.5		418,071	6
5	AMERICAN MOTORISTS INS. CO.	5.2		391,340	21
6	LUMBERMENS MUTUAL CASUALTY CO.	4.3		329,853	30
7	COMMERCIAL UNION INSURANCE CO.	4.2		320,936	2
8	TRAVELERS INDEMNITY CO., THE	2.5		194,371	17
9	ROYAL GLOBE INSURANCE CO.	1.7		133,539	44
10	MARYLAND CASUALTY CO.	1.7		131,915	10
11	AMERICAN STATES INS. CO.	1.6		122,335	20
12	FIDELITY AND CASUALTY CO. OF NEW YORK, THE	1.3		102,798	40
13	ST. PAUL FIRE AND MARINE INS. CO.	1.3		97,676	2
14	AFFILIATED F M INSURANCE CO.	1.2		91,344	35
15	CONTINENTAL CASUALTY CO.	1.1		83,575	22
16	EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSI	1.0		77,363	6
17	ZURICH INSURANCE CO. (U.S. BRANCH)	.9		73,260	22
18	WESTERN NATIONAL MUTUAL INS. CO.	.6		52,243	18
19	AMERICAN MANUFACTURERS MUTUAL INS. CO.	.6		50,175	2
20	FIREMEN'S INS. CO. OF NEWARK, N.J.	.6		47,599	7
TOTALS FOR	20 RANKED INSURERS	96.0	$	7,285,816	10
TOTALS FOR	64 INSURERS WRITING THIS LINE	100.0	$	7,499,971	10

CREDIT

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	UNITED GUARANTY RESIDENTAL INSURANCE	28.2	$	626,341	9
2	FOREMOST GUARANTY CORPORATION	18.8		417,620	6
3	AMERICAN CREDIT INDEMNITY CO. OF NEW YORK	17.5		390,149	58
4	INSURANCE CO. OF NORTH AMERICA	8.2		182,894	5
5	AETNA CASUALTY AND SURETY CO., THE	3.0		68,057	32
6	FEDERAL INSURANCE CO.	2.5		56,375	2
7	CONTINENTAL INSURANCE COMPANY, THE	2.3		53,194	41
8	HOME INSURANCE CO., THE	2.1		48,720	66
9	CONTINENTAL CASUALTY CO.	2.1		47,235	120
10	LIBERTY MUTUAL INS. CO.	1.7		37,879	27
11	OLD REPUBLIC INS. CO.	1.5		34,891	18
12	HARTFORD ACCIDENT AND INDEMNITY CO.	1.2		27,220	24
13	COMMERCIAL UNION INSURANCE CO.	1.0		22,550	25
14	FIREMAN'S FUND INSURANCE CO.	1.0		22,350	59
15	ST. PAUL FIRE AND MARINE INS. CO.	1.0		22,350	37
16	AMERICAN MUTUAL LIABILITY INS. CO.	.9		20,073	28
17	UNITED STATES FIRE INS. CO.	.8		18,094	16
18	SAFECO INS. CO. OF AMERICA	.8		18,080	24
19	TRAVELERS INDEMNITY CO., THE	.8		18,080	26
20	FOREMOST INSURANCE CO.	.7		16,762	15
TOTALS FOR	20 RANKED INSURERS	96.1	$	2,148,914	21
TOTALS FOR	29 INSURERS WRITING THIS LINE	100.0	$	2,217,493	26

TITLE

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	CHICAGO TITLE INS. CO.	33.8	$	3,806,751	6
2	PIONEER NATIONAL TITLE INS. CO.	19.0		2,135,987	6
3	COMMONWEALTH LAND TITLE INS. CO.	12.0		1,356,777	1
4	LAWYERS TITLE INS. CORPORATION	9.5		1,071,287	5
5	ST. PAUL TITLE INSURANCE CORP	8.8		992,830	4
6	TITLE INSURANCE CO. OF MINNESOTA	8.0		900,708	4
7	INSURED TITLES, INC.	4.0		458,789	191
8	USLIFE TITLE INSURANCE CO. OF NEW YORK	1.6		180,524	
9	AMERICAN TITLE INSURANCE CO.	1.5		172,732	4
10	LONDON GUARANTEE & ACCIDENT CO. OF NEW YORK	1.2		135,290	2
11	STEWART TITLE GUARANTY CO.	.1		19,210	71
12	TICOR MORTGAGE INSURANCE COMPANY			5,865	2
TOTALS FOR	12 RANKED INSURERS	99.5	$	11,236,750	4
TOTALS FOR	12 INSURERS WRITING THIS LINE	100.0	$	11,236,750	4

MORTGAGE GUARANTY

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	COMMERCIAL MORTGAGE INS., INC.	96.9	$	16,173	53
2	PMI MORTGAGE INSURANCE CO.	3.0		504	
TOTALS FOR	2 RANKED INSURERS	99.9	$	16,677	51
TOTALS FOR	2 INSURERS WRITING THIS LINE	100.0	$	16,677	51

ALL OTHER

RANK	INSURER	% OF MARKET		PREMIUMS WRITTEN	LOSS RATIO
1	RURAL MUTUAL INS. CO.	16.7	$	5,813,430	60
2	HEALTH INSURANCE CORP.	15.5		5,394,938	87
3	MORTGAGE GUARANTY INS. CORP.	10.4		3,645,226	3
4	HOME MUTUAL INS. CO.	9.7		3,376,623	49
5	AMERICAN FAMILY MUTUAL INS. CO.	8.4		2,938,737	56
6	HARTLAND CICERO MUTUAL INS. CO.	4.3		1,500,168	65
7	VEREX ASSURANCE, INC.,	4.0		1,403,486	12
8	CITIZENS MUTUAL INS. CO.	3.3		1,161,393	42
9	INTEGRITY MUTUAL INS. CO.	3.0		1,043,552	38
10	STATE FARM FIRE AND CASUALTY CO.	2.6		929,661	87
11	NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO	2.6		922,712	87
12	COMMERCIAL INS. CO. OF NEWARK, N.J.	2.3		813,550	63
13	FRANKLIN MUTUAL INS. CO.	2.1		750,485	73
14	MIDLAND UNION MUTUAL INS. CO.	1.9		673,774	53
15	CONTINENTAL INSURANCE COMPANY, THE	1.7		597,606	53
16	CEDARBURG MUTUAL INS. CO.	1.4		508,247	45
17	HARTFORD ACCIDENT AND INDEMNITY CO.	1.2		431,493	48
18	COMMERCIAL LOAN INSURANCE CORP.	.8		284,526	141
19	FRANKENMUTH MUTUAL INSURANCE CO.	.6		226,959	55
20	INSURANCE CO. OF NORTH AMERICA	.5		203,851	40
TOTALS FOR 20 RANKED INSURERS		93.0	$	32,620,417	56
TOTALS FOR 66 INSURERS WRITING THIS LINE		100.0	$	34,741,243	56

TABLE VI

1978 FINANCIAL DATA OF INDIVIDUAL PROPERTY AND LIABILITY INSURERS

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
AETNA CASUALTY AND SURETY CO . T	001	19038	4.310.021.229	1.089.267.072	233.770.416	2.418.250.016	1.449.588.301	60	35	36.996.760	19.078.429	52
AETNA CASUALTY & SURETY CO OF I	001	19046	575.925.038	88.373.569	25.768.392	236.768.205	177.715.243	75	28	2.734	1.211	44
AETNA CASUALTY & SURETY CO OF A	001	31194	5.105.376	4.988.525	80.287							
AETNA FIRE UNDERWRITERS INS CO	046	20702	9.234.668	9.187.668	434.338					226.381	221.653	98
AETNA INSURANCE CO	046	20699	1.465.020.662	297.588.783	78.319.667	793.713.915	462.216.654	58	41	9.428.457	4.152.380	44
AFFILIATED F M INSURANCE CO	065	10014	133.875.810	22.957.285	3.480.345-	45.653.815	35.720.840	78	42	2.041.107	897.904	44
AGRICULTURAL INSURANCE CO	084	26344	4.002.457	3.980.727	229.446					88.446	34.710	39
AID INSURANCE COMPANY (MUTUAL)	003	19097	173.378.276	58.242.864	9.726.233	125.825.954	65.527.150	52	42	644.600	372.702	58
AIU INSURANCE COMPANY	012	19399	52.263.570	10.098.537	1.738.337	19.604.791	12.745.773	65	32	14.864	20.358	137
ALBANY INSURANCE CO	390	19917	27.113.924	13.920.555	1.472.034	10.132.116	5.280.904	52	41			
ALBION MUTUAL FIRE INS CO	000	96008	259.238	146.834	19.639	100.920	58.468	58		173.706	81.774	47
ALDEN & BLACK BROOK MUTUAL INS	000	96016	131.267	6.400-	26.032-	130.219	95.339	73		206.132	202.887	98
ALL AMERICA INSURANCE COMPANY	036	20222	19.845.275	6.533.637	1.470.861	12.618.281	6.654.950	53	41			
ALLEGHENY MUTUAL CASUALTY CO	000	13285	2.542.314	1.507.661	52.150	6.850.223	32.346		100	82.265		
ALLENDALE MUTUAL INSURANCE COMPA	065	21482	876.714.238	202.141.157	11.127.946-	231.509.267	192.430.350	83	41	3.229.761	82.839-	3
ALLIANZ INSURANCE COMPANY	761	35300	69.830.549	29.434.419	1.395.103	33.163.680	17.340.596	52	48	13.599	8.316	61
ALLIED FIDELITY INSURANCE CO	128	10065	4.533.395	1.748.362	467.897-	4.239.884	1.676.010	40	75	35.815	7.293	20
ALLSTATE INDEMNITY CO	008	19240	20.034.684	9.979.716	757.033					286.497	256.283	89
ALLSTATE INSURANCE CO	008	19232	6.616.613.382	1.693.533.518	385.262.040	4.287.615.487	2.826.596.973	66	33	33.823.955	19.524.446	58
AMCO INSURANCE CO	003	19100	17.778.598	5.882.150	1.212.373	13.467.887	8.036.919	60	31	32.278	17.100	53
AMERICAN AGRICULTURAL INSURANCE	000	10103	95.006.470	31.769.432	6.778.569	48.547.430	30.436.734	63	26			
AMERICAN AND FOREIGN INS CO	162	24589	118.107.528	21.575.925	4.405.534	62.254.304	34.903.038	56	41	412.197	47.279	11
AMERICAN AUTOMOBILE INS CO	076	21849	436.014.054	73.210.718	19.471.003	251.282.545	150.740.370	60	40	558.270	264.923	47
AMERICAN BANKERS INSURANCE COMPA	465	10111	145.630.001	22.314.254	1.107.049	68.852.737	32.860.017	48	63	2.510.074	728.522	29
AMERICAN CASUALTY CO OF READING	218	20427	222.881.709	51.512.891	4.871.000	72.757.857	46.570.086	64	39	2.054.466	790.961	38
AMERICAN CONTINENTAL INSURANCE C	084	12246	9.700.283	6.292.039	43.636	2.534.354	1.285.420	51	68			
AMERICAN CREDIT INDEMNITY CO OF	041	20516	58.037.694	38.912.603	4.527.146	19.252.299	5.133.702	27	50	373.861	218.490	58
AMERICAN DRUGGISTS' INS CO . TH	000	10154	23.933.899	5.175.793	2.417.703	16.861.260	6.195.473	37	45	63.228	27.855	44
AMERICAN ECONOMY INS CO	020	19690	182.326.806	75.269.309	15.543.558	125.322.143	70.223.472	56	35	814.747	216.301	27
AMERICAN EMPLOYERS' INS CO	044	20613	308.271.233	66.414.016	10.647.905	158.646.269	90.902.417	57	42	782.034	159.108-	20
AMERICAN FAMILY MUTUAL INS CO	473	19275	475.101.324	170.389.147	22.825.511	365.540.026	239.773.367	66	33	125.073.429	77.808.095	62
AMERICAN FIDELITY FIRE INS CO	016	19593	36.634.174	5.750.933	736.347	6.071.729	4.385.453	72	45	101.285	181.766	179
AMERICAN FIRE AND INDEMNITY CO	013	19496	11.034.393	3.577.326	746.695	5.381.367	2.465.401	46	43		2.415	
AMERICAN GUARANTEE AND LIABILITY	212	26247	72.430.529	16.699.540	3.325.553	32.469.491	19.911.237	61	39	1.656.293	1.133.657	68
AMERICAN HARDWARE MUTUAL INS CO	000	13331	159.884.182	41.316.542	7.719.432	94.468.273	55.154.450	58	33	2.285.714	1.245.157	54
AMERICAN HOME ASSURANCE CO	012	19380	587.895.125	124.665.443	17.569.858	228.722.565	148.700.699	65	32	3.050.953	1.457.315	48
AMERICAN INDEMNITY CO	013	19518	62.654.626	20.896.364	3.878.156	49.758.913	28.179.496	57	39		1.277	
AMERICAN INSURANCE CO . THE	076	21857	760.392.199	155.577.907	36.658.791	418.804.242	251.233.951	60	40	22.067.192	11.559.601	52
AMERICAN INTEGRITY INSURANCE CO	000	10197	3.307.614	1.482.688	80.510	4.107.505	2.017.386	49	55	42.907	27.359	64
AMERICAN INTERINSURANCE EXCHANGE	680	15490	31.974.910	9.285.906	409.268	35.685.077	20.587.182	58	45			

NAME OF INSURER	GRP CD	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
#T+99												
AMERICAN INTERSTATE INSURANCE CO	680	11355	2.820.498	1.153.044	197.182	2.890.374	1.535.152	53	45	3.047.742	1.546.111	51
AMERICAN LIVE STOCK INS CO	000	10200	9.440.661	3.993.686	718.792	6.749.007	3.612.241	54	35	122.042	33.645	28
AMERICAN MANUFACTURERS MUTUAL IN	000	30562	129.439.030	46.266.426	6.427.342	53.861.084	32.242.579	60		2.599.917	972.455	37
AMERICAN MOTORISTS INS CO	108	22918	653.559.926	104.903.669	26.178.349	376.256.809	224.858.356	60	37	6.466.877	5.236.441	81
AMERICAN MUNICIPAL BOND ASSURANC	010	16586	33.712.795	21.913.767	1.906.718	2.001.182	8.192-		5	5.415	349	6
AMERICAN MUTUAL REINSURANCE CO	000	13358	104.497.900	8.588.666	981.432	15.489.032	18.196.276	117	6			
AMERICAN MUTUAL INSURANCE CO OF	015	19550	89.698.098	17.056.684	3.209.800	62.421.586	42.444.318	68	25	2.241.321	1.487.066	66
AMERICAN MUTUAL LIABILITY INS C	015	19569	359.371.316	66.154.294	14.166.020	249.686.345	169.777.270	68	25	2.913.150	2.215.443	76
AMERICAN NATIONAL FIRE INS CO	084	22136	32.099.793	9.437.449	1.375.105	17.792.923	10.432.979	59	40	4.723.074	2.149.924	46
AMERICAN POLICYHOLDERS INSURANC	015	19577	41.514.352	8.905.815	409.624	26.637.727	17.702.840	66	38	72.351	149.904	207
AMERICAN PROTECTION INSURANCE CO	108	18910	7.423.103	4.081.193	189.692					361.778	46.266	13
AMERICAN RE-INSURANCE CO	706	10227	972.862.913	140.679.763	38.861.658	347.895.114	238.407.441	69	31	21.225-	101.000-	476
AMERICAN RESERVE INSURANCE CO	270	12483	35.132.780	10.635.351	963.220	21.936.423	11.571.937	53	47			
AMERICAN ROAD INSURANCE CO THE	018	19631	89.522.441	73.920.096	7.088.433	33.094.876	21.795.235	66	21	410.578	149.624	36
AMERICAN SECURITY INSURANCE CO	019	19666	94.469.285	30.378.363	5.435.955	46.288.435	22.354.129	48		12.327	52.180	423
AMERICAN STANDARD INS CO OF WI	473	19283	77.755.709	29.623.887	5.983.192	67.965.047	46.226.286	68	25	22.641.570	15.037.035	66
AMERICAN STAR INS CO THE	000	10243	18.025.290	3.282.927	554.767	9.125.696	4.408.200	48	51			
AMERICAN STATES INS CO	020	19704	538.356.854	177.488.255	24.402.965	312.394.367	171.899.954	55	42	3.803.313	1.636.085	43
AMERICAN TITLE INSURANCE CO	048	50075	43.667.849	13.246.530	711.336	18.957.182	1.115.915	6		156.449	5.713-	4
AMERICAN UNION INS CO OF NEW Y	020	19720	75.317.117	20.182.547	3.512.274	32.255.926	20.784.510	64	35			
AMERICAN UNIVERSAL INS CO	021	19747	109.696.089	28.230.820	1.411.193	30.015.598	17.603.215	59	44	1.499.787	1.572.349	105
AMICA MUTUAL INSURANCE CO	028	19976	319.503.874	130.364.373	9.148.410	162.904.333	75.693.615	46	32	361.587	103.372	29
ARGONAUT INSURANCE CO	215	19801	744.242.557	97.007.003	33.735.473	189.521.564	122.912.433	65		80.432-	181.556-	226
ARGONAUT-MIDWEST INSURANCE CO	215	19828	95.125.605	16.456.829	4.241.703	23.962.497	15.540.779	65	32	505.090	372.513	74
ARKDALE MUTUAL FIRE INS CO	000	96024	103.861	79.345	8.632	40.774	21.603	53		47.456	27.970	59
ARKWRIGHT-BOSTON MANUFACTURERS M	419	21490	579.618.512	236.414.438	17.658.152	120.970.675	88.295.162	73	27	2.622.505	956.465	36
ARKWRIGHT-BOSTON INSURANCE CO	419	31887	50.826.504	13.463.239	3.335.961	31.323.678	11.293.817	36	51			
ARLINGTON MUTUAL FIRE INS CO	000	96032	746.670	530.364		314.473	193.893	62		351.832	213.041	61
ASHFORD MUTUAL FIRE INS CO	000	96040	251.887	224.801	53.626	136.314	55.281	41		149.451	55.280	37
ASHLAND COUNTY TOWN INS CO	000	96059	58.260	1.574-	7.833-	69.755	36.195	52		82.021	61.297	75
ASSOCIATED HOSPITAL SERVICE INC	053	54003	160.646.259	87.893.259		307.233.634	268.049.371	87	9	307.233.634	268.049.371	87
ASSOCIATED INDEMNITY CORP	076	21865	108.011.364	17.282.025	4.096.263	62.820.636	37.685.092	60	40	2.876.570	2.264.398	79
ASSURANCE COMPANY OF AMERICA	011	19305	5.506.289	5.496.803	290.935					281.289	189.614	67
ATLANTIC MUTUAL INS CO	024	19895	311.654.261	77.690.367		148.098.684	75.922.310	51	43	828.783	366.754	44
ATLAS ASSURANCE COMPANY OF AMERI	390	18333	33.815.409	20.920.540	1.349.148	10.132.116	5.280.904	52	41	742		
AURORA MUTUAL FIRE INS CO	000	96067	117.635	117.202	13.155	11.621	202	2		11.456	202	2
AUSTIN MUTUAL INSURANCE CO	275	13412	31.457.273	14.791.333	39.754-	21.545.321	14.657.875	68	39	494.937	180.505	36
AUTO-OWNERS INSURANCE CO	280	18988	600.353.553	161.837.421	48.976.535	394.922.317	223.280.353	57	35	8.232.274	4.661.303	57
AUTOMOBILE CLUB INS CO	027	19941	25.964.879	9.753.520	1.523.125	19.783.115	11.772.896	60	37			

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
AUTOMOBILE INSURANCE COMPANY OF *T+99	001	19062	58.544.655	38.541.079	3.999.247	15.741.015	9.399.322	60	35	13.227	2.336	18
AVEMCO INSURANCE CO	000	10367	25.890.036	9.896.695	1.848.368	10.518.883	5.891.015	56	32	334.163	110.610	33
BADGER MUTUAL INS CO	000	13420	16.062.514	6.548.024	841.556	10.363.685	5.114.403	49	44	7.293.344	3.511.736	48
BADGER STATE MUTUAL CASUALTY CO	000	13439	11.572.098	3.003.759	778.347	8.981.040	4.626.749	52	46	7.495.238	3.381.733	45
BALBOA INSURANCE CO	165	24813	149.437.850	34.347.176	5.104.100	74.989.317	33.718.675	45	56	492.919	398.807	81
BANKERS AND SHIPPERS INS CO OF	483	20753	46.269.679	8.450.269	1.795.576	18.811.926	10.882.847	58	40	409.613	712.445	174
BANKERS MULTIPLE LINE INS CO	115	23132	63.130.409	21.347.351	3.435.137	37.094.137	22.665.891	61	32	1.452.498	893.360	62
BARABOO FARMERS MUTUAL INS CO	000	96075	298.169	277.953	24.636	114.146	81.252	71		122.271	178.155	146
BARABOO MUTUAL FIRE INS CO	000	30147	172.044	164.112	12.263	10.507	2.957	28	74	10.507	2.957	28
BARRON COUNTY FARMERS MUTUAL INS	000	96083	651.262	386.109	9.659	399.374	345.849	87		440.251	406.880	92
BERRY & ROXBURY MUTUAL INS CO	000	96091	314.009	272.003	40.215	62.994	21.867	35		81.227	21.867	27
BIRMINGHAM FIRE INS CO OF PENN	012	19402	65.294.685	9.565.812	2.665.581	26.139.721	16.994.365	65	32	355.809	106.223	30
BITUMINOUS CASUALTY CORP	032	20095	310.429.626	31.311.597	10.141.128	133.613.583	75.122.408	56	43	5.718.494	2.310.581	40
BITUMINOUS FIRE AND MARINE INS	032	20109	13.654.498	8.547.910	1.125.956					2.111.504	1.085.028	51
BLC INSURANCE COMPANY	332	31925	5.239.887	4.104.475	11.953	2.326.724	1.907.892	82	36	22.506	10.156	45
BLOOMFIELD MUTUAL INS CO	000	96105	1.036.790	767.177	127.067	483.294	172.477	36		653.171	179.311	27
BLOOMINGTON FARMERS MUTUAL INS	000	96113	421.414	290.139	22.317	372.169	280.735	75		433.285	376.698	87
BLUE MOUNDS MUTUAL INSURANCE COM	000	96121	75.477	58.550	3.817	28.041	16.542	59		33.358	17.600	53
BLUE RIDGE INSURANCE CO	160	24503	6.031.024	5.075.867	465.742					3.821	5.155	135
BOHEMIAN FARMERS MUTUAL FIRE INS	000	96130	109.922	83.380	10.597	18.945	8.301	44		21.481	8.301	39
BOSTON OLD COLONY INSURANCE CO	048	20761	34.431.296	6.887.162	1.569.064	19.215.854	10.873.842	57	38	203.928	55.680	27
BRISTOL TOWN INS CO	000	96148	278.339	236.876	54.684	95.827	23.291	24		114.852	23.291	20
BSP INSURANCE CO	000	18937	3.763.714	2.626.732	186.269	1.404.133	650.780	46	55	2.245	431	19
BURNETT & BEAVER DAM MUTUAL INS	000	96156	131.063	44.062	8.745	71.188	35.589	50		82.825	35.589	43
CALAMUS MUTUAL INS CO	000	96164	73.864	69.645	11.472	12.164	1.354	11		15.096	1.354	9
CALEDONIA MUTUAL FIRE INS CO	000	96172	104.734	104.341	907	9.709	13.713	141		13.686	16.413	120
CALEDONIA TOWN INS CO	000	96180	174.654	174.148	25.097	31.727	2.072-			35.866	3.693	10
CALUMET EQUITY MUTUAL INS CO	000	96199	1.039.732	597.811	404.826	529.780	177.726	34		763.543	208.504	27
CALVERT FIRE INS CO	041	20524	84.765.789	28.685.968	5.618.035-	9.312.940	14.136.018	152	64	20.795	14.599	70
CAMCO INSURANCE. A MUTUAL COMPAN	000	30155	210.384	98.052	49.467	152.901	57.493	38	28	678.730	244.070	36
CAMDEN FIRE INS ASSOCIATION. TH	077	21946	185.419.941	92.175.554	12.012.622	68.960.200	42.363.093	61	36	3.954	26.644	674
CANAL INSURANCE CO	262	10464	44.237.008	10.521.637	1.544.699	21.086.134	11.636.108	55	44	173.674	104.135	60
CANNERS EXCHANGE. SUBSCRIBERS AT	205	26069	30.087.599	13.086.348	351.335	14.383.145	6.906.852	48	37	859.477	527.165	61
CAPITOL INDEMNITY CORPORATION	501	10472	20.406.370	2.387.940	184.171	8.361.737	5.080.049	61	43	1.888.110	175.340	9
CAPITOL LAND TITLE INSURANCE. IN	501	28991	373.794	275.826	6.047	39.556	18.148	46	71			
CAPITOL MUTUAL INS CO	000	30163	592.931	484.227	18.333	75.629	24.599	33	88	207.085	62.225	30
CAROLINA CASUALTY INSURANCE CO	000	10510	34.712.907	6.811.047	1.716.718	24.491.557	16.029.023	65	35	190.889	49.382	26
CARRIERS INSURANCE CO	338	10529	51.672.655	12.589.810	213.361	39.212.628	33.167.037	85	95	2.142.303	2.892.647	135
CASUALTY INDEMNITY EXCHANGE. SUB	000	15547	4.035.579	1.211.415	449.731	3.733.879	2.080.095	56	36			

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
CASUALTY INSURANCE COMPANY	000	10545	37.730.170	6.172.869	1.776.190	25.009.809	15.791.815	63	32	425.390	313.298	74
CASUALTY RECIPROCAL EXCHANGE. SU *T+99	056	21237	54.999.120	11.784.640	2.665.405	31.517.459	16.707.148	53	34	890.090	598.264	67
CAVALIER INSURANCE CORPORATION	041	20532	51.626.179	24.338.376	737.533	15.239.443	8.962.409	59	47	33.066	10.115	31
CEDARBURG MUTUAL INS. CO	000	29009	2.389.678	799.377	77.181	1.631.254	854.954	52	48	1.910.429	934.920	49
CENTENNIAL INSURANCE CO	024	19909	102.442.818	24.942.495		49.366.228	25.307.437	51	43	2.223.559	584.457	26
CENTRAL MUTUAL HAIL & CYCLONE IN	000	30171	77.239	65.998	22.082	70.191	13.302	19	53			
CENTRAL MUTUAL INS. CO	036	20230	145.663.010	42.425.692	8.756.434	85.370.630	41.895.631	49	45	22.386	1.479	7
CENTRAL NATIONAL INS. CO. OF OMA	217	20249	93.001.956	24.319.939	3.213.230	59.972.621	24.664.268	41	57	2.205.946	396.123	18
CENTRAL SECURITY MUTUAL INS. CO	000	13552	4.081.860	1.003.567	65.507	3.918.650	2.399.512	61	44	530.191	331.613	63
CENTURY INDEMNITY CO	046	20710	7.776.900	7.667.900	361.779					1.424	9-	1
CHARTER OAK FIRE INS. CO., THE	189	25615	239.471.207	49.713.063	9.394.675	108.288.254	67.542.320	62	57	1.969.719	598.376	30
CHELSEA TITLE AND GUARANTY CO	000	51179	7.744.613	2.065.540	280.268	7.309.942	296.078	4				
CHICAGO INSURANCE CO	105	22810	28.232.249	12.060.756	1.022.563	7.876.644	3.212.282	41	47	177.832	104.656	59
CHICAGO MUTUAL LIABILITY CO	000	13587	2.227.087	571.003	20.919-	801.398	473.373	59	13	5.019	744	15
CHICAGO TITLE INS. CO	020	50229	121.538.315	51.965.155	5.090.364	131.848.057	8.606.767	7		3.599.560	-200.604	6
CHRYSLER INSURANCE CO	240	10499	45.214.231	30.859.396	2.783.849	16.861.963	11.720.786	70	14	181.275	73.924	41
CHURCH INSURANCE CO., THE	344	10669	16.627.351	12.670.108	2.023.189	1.987.864	519.805	26	28	120.586	38.659	32
CHURCH MUTUAL INS. CO	000	18767	36.954.975	13.728.957	3.119.111	18.415.290	8.331.458	45	33	2.638.407	1.217.831	46
CIM INSURANCE CORPORATION	079	22004	19.904.382	10.976.815	1.759.745	3.008.550	1.330.242	44	18	106.011	34.561	33
CINCINNATI INSURANCE COMPANY. TH	244	10677	234.957.080	50.813.467	16.512.575	165.926.486	95.450.800	58	27	1.304.301	681.301	52
CITIZENS MUTUAL INS. CO	000	13609	2.938.675	890.255	170.802	2.535.557	1.378.738	54	43	2.876.746	1.393.289	48
CITIZENS SECURITY MUTUAL INSURAN	000	10502	7.812.875	2.306.459	444.475	5.614.290	2.419.040	43	54			
CITY INSURANCE CO	095	22500	27.723.996	9.548.305	1.278.253	13.922.951	8.662.658	62	37	265.699	117.037	44
CITY OF WAUKESHA MUTUAL INS. CO	000	30198	136.460	126.289	6.729	12.587	7.350	58	81	63.633	7.350	12
CITY TITLE INS. CO	750	51020	2.965.465	1.127.566	338.625-	411.983	30.705	7				
CLARNO MUTUAL FIRE INS. CO	000	96202	661.582	598.865	113.333	169.738	56.142	33		202.659	56.192	28
CLASSIFIED INSURANCE CORPORATION	000	10707	14.275.307	3.841.501	920.860	11.831.992	8.158.897	69	30	6.926.932	4.731.293	68
COASTAL CASUALTY CO	146	24031	6.250.137	2.120.683	242.834	2.867.890	1.573.607	55	44	328.847	26.671	8
COLONIAL PENN FRANKLIN INSURANCE	239	20796	63.385.299	27.822.885	4.197.000	55.734.419	34.613.189	62	37	5.674.527	3.578.039	63
COLONIAL PENN INSURANCE CO	239	10731	344.684.952	96.292.312		216.198.465	125.070.373	58	40	3.354.230	1.643.366	49
COLUMBUS MUTUAL TOWN INS. CO	000	96210	402.404	375.974	36.903	48.121	17.766	37		56.999	17.766	31
COMBINED INSURANCE CO. OF WISCON	317	79286	43.185.373	20.925.871	37.139		6.329					
COMMERCE AND INDUSTRY INSURANCE	012	19410	157.243.569	25.547.114	5.464.077	65.349.305	42.485.915	65	32	368.278	119.437	32
COMMERCIAL INS. CO. OF NEWARK, N	048	20818	175.696.708	34.222.201	13.547.653	96.079.271	54.369.213	57	38	1.297.896	791.430	61
COMMERCIAL LOAN INSURANCE CORP	010	18732	35.193.213	12.698.162	1.605.394	5.430.408	309.715-		49	629.792	886.071	141
COMMERCIAL MORTGAGE INS., INC.	329	18716	5.895.700	3.267.595	24.307-	639.907	612.062	96	68	37.881	20.000	53
COMMERCIAL STANDARD INS. CO.	000	20605	19.583.855	5.029.208	769.791	9.095.056	4.997.189	55	44	318.990	201.928	63
COMMERCIAL UNION INSURANCE CO.	044	20621	1.132.846.747	223.868.942	39.709.454	582.297.569	335.789.919	58	42	6.253.390	2.139.779	34
COMMONWEALTH LAND TITLE INS. CO.	159	50083	71.107.105	24.595.713	4.049.309	68.126.630	2.262.959	3		1.308.692	10.249	1

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	WISCONSIN OPERATIONS DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
COMPASS INSURANCE CO	476	21989	20.082.607	6.170.927	360.274					2.159.913	1.034.967	48
CONCORD MUTUAL FIRE INS. CO	000	96229	111.687	108.698	10.096	16.521	5.569	34		23.196	5.569	24
CONNECTICUT INDEMNITY CO., THE	326	24872	33.149.210	9.693.827	1.042.377	14.997.336	8.663.970	58	43	43.395	26.548	61
#T+99												
CONSOLIDATED INSURANCE CO	101	22640	24.057.853	6.968.595	1.665.744	18.252.421	9.361.931	51	40	96.603	80.531	83
CONSTITUTION REINSURANCE CORPORA	052	21032	151.095.611	32.728.179	5.291.726	79.980.743	46.582.385	58	44			
CONTINENTAL CASUALTY CO	218	20443	2.240.165.847	514.380.709	49.709.867	717.184.590	459.047.990	64	39	31.674.960	18.450.864	58
CONTINENTAL INSURANCE COMPANY, T	048	20826	1.095.612.990	205.322.759	50.859.722	480.396.357	271.846.069	57	38	16.791.552	9.526.030	57
CONTINENTAL WESTERN INS. CO	143	10804	76.838.009	19.626.478	5.395.893	53.347.448	30.560.432	57	41	2.591.918	1.233.556	48
COTTAGE GROVE-OREGON MUTUAL INS	000	96237	214.636	129.086	31.342	79.105	25.774	33		128.793	25.774	20
COUNTRYWIDE INSURANCE CO	185	25453	6.470.885	4.177.560	551.494	2.209.167	759.805	34	47	9.543	3.009	32
COURTLAND-SPRINGVALE TOWN INS. C	000	96245	113.101	97.587	1.542-	24.396	24.092	99		35.300	41.192	117
CRAWFORD COUNTY FARMERS MUTUAL I	000	96253	98.626	34.971	19.492	45.730	20.790	45		45.730	20.790	45
CRITERION INSURANCE CO	081	22055	110.335.264	33.607.060	7.121.788	68.010.602	46.207.540	68	31	76.774	48.968	64
CRYSTAL LAKE-UTICA MUTUAL INS. C	000	96261	945.449	586.844	205.388	494.914	151.066	31		571.106	152.881	27
CUMIS INSURANCE SOCIETY, INC	306	10847	75.413.880	21.904.285	5.364.094	58.538.890	35.474.100	61	38	1.205.001	598.087	50
DAIRYLAND INSURANCE CO	169	21164	220.154.721	78.004.806	14.947.077	226.470.057	141.727.372	63	30	5.398.453	3.213.569	60
DARLINGTON MUTUAL FIRE INS. CO	000	96270	488.543	368.324	122.842	619.191	364.971	59		813.735	454.062	56
DAYTON TOWN MUTUAL INS. CO	000	96288	94.194	85.272	12.214	14.932	4.524	30		17.357	4.524	26
DELTA DENTAL PLAN OF WISCONSIN,	000	54046	808.057	377.358	18.324	2.629.799	2.162.097	82	19	2.629.799	2.162.097	82
DODGEVILLE MUTUAL INSURANCE COMP	000	96296	405.831	284.172	56.776	161.790	60.929	38		194.812	60.929	31
DRAKE INSURANCE COMPANY OF NEW Y	693	20931	37.417.250	8.025.966	602.354	11.542.433	8.086.494	70	38	119.602	85.525	72
DRUGGISTS MUTUAL INS. CO	000	13714	7.055.292	3.515.819	480.872	3.327.708	1.333.815	40	23	502.454	139.287	28
DUNN COUNTY MUTUAL INSURANCE CO.	000	96318	522.917	364.962	34.185	227.795	214.522	94		294.580	327.522	111
DUPONT MUTUAL INS. CO	000	96326	549.707	331.302		255.034	104.459	41		355.636	170.470	48
EAGLE POINT MUTUAL INS. CO	000	96334	456.827	211.074	119.926	500.437	242.831	49		598.217	289.492	48
EAGLE STAR INSURANCE COMPANY OF	000	10936	42.866.710	13.943.200	2.424.064	19.101.580	10.090.635	53	41	4.875		
EASTERN MUTUAL INSURANCE CO	000	30201	336.888	289.009	26.210	48.053	24.417	51	37	35.732	51.232	143
EASTMAN MUTUAL FIRE INS. CO	000	96342	95.435	80.275	10.011	11.348	1.089	10		11.213	1.089	10
ECONOMY FIRE AND CASUALTY CO	108	22926	181.164.674	40.296.318	10.044.175	160.103.605	• 98.582.916	62	36	11.598.842	7.050.277	61
ELECTRIC INSURANCE CO	057	21261	25.598.144	11.113.657	929.975	12.188.105	7.217.019	59	26	22.173	3.432	15
ELECTRIC MUTUAL LIABILITY INS. C	057	21288	190.612.371	47.395.452	7.619.601	70.052.233	41.781.265	60	16	735.169	105.466	14
ELLINGTON MUTUAL INS. CO	000	96350	745.712	503.592	58.051	344.411	121.973	35		495.015	121.973	25
EMCASCO INSURANCE CO	062	21407	12.398.351	4.150.870	740.253	6.105.896	3.529.050	58	41	1.170.049	474.396	41
EMMCO INSURANCE CO	156	21296	76.468.422	29.683.258	3.805.944	31.963.026	19.388.963	61	33	145.611	66.792	46
EMPIRE FIRE AND MARINE INSURANCE	059	21326	72.095.913	14.697.584	3.614.001	39.825.193	20.320.526	51	44	37.761	5.439	14
EMPIRE INDEMNITY INSURANCE CO	059	21334	2.313.589	1.608.733	91.665							
EMPLOYERS CASUALTY CO	061	21369	268.582.162	58.503.587	16.206.458	142.290.726	89.627.685	63	24	5.252	304	6
EMPLOYERS MUTUAL CASUALTY COMPAN	062	21415	250.349.990	52.597.035	8.847.397	136.619.421	78.962.489	58	41	9.549.749	4.753.590	50
EMPLOYERS MUTUAL LIABILITY INS.	063	21458	1.791.750.867	272.540.127	72.953.194	639.807.923	450.640.875	70	28	107.615.143	72.033.728	67

NAME OF INSURER	GRP CO.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
EMPLOYERS REINSURANCE CORP	327	11029	840,811,747	134,813,569	25,863,040	335,410,465	218,434,582	65	37	825,197	391,273	47
EMPLOYERS' FIRE INS. CO., THE	044	20648	124,142,488	25,108,177	4,379,929	65,085,649	37,293,299	57	42	2,320,839	1,422,654	61
EQUITABLE GENERAL INSURANCE COMP	511	35882	247,844,174	40,048,145	4,077,030	72,946,180	59,632,009	82	21	154,335	106,342	69
ETTRICK MUTUAL FIRE INS. CO	000	96369	108,602	38,311	7,128	72,116	45,960	64		159,133	75,820	48
*T+99												
EXCALIBUR INSURANCE CO	000	21466	21,203,968	3,570,656	772,775	11,079,480	7,548,750	68	31	365,719	231,885	63
EXCEL INSURANCE CO	156	21318	40,442,268	10,169,256	1,141,533	16,334,003	9,836,874	60	41	238,825	234,529	98
EXCESS MUTUAL REINSURANCE CO	000	13722	8,863,426	3,933,147	882,913	7,353,268	4,170,701	57	9			
FALL CREEK MUTUAL INS. CO	000	96377	768,311	614,579	107,619	202,969	71,399	35		280,101	100,590	36
FAMILY INSURANCE CORPORATION	000	63045	9,622,194	3,307,760	80,468-	4,191,826	1,658,324	40	38	1,841,806	1,063,626	58
FARMERS AUTOMOBILE INSURANCE ASS	153	24201	54,937,732	20,919,438	2,763,330	38,792,094	23,700,350	61	37	33,400	32,564	97
FARMERS INS. EXCHANGE, FARMERS U	690	21652	1,808,432,893	432,161,459	89,993,813	1,495,093,192	1,009,965,721	68	30	11,388,361	6,365,170	56
FARMERS MUTUAL HAIL INS. CO. OF	000	13897	61,999,633	38,150,959	2,131,796	36,472,392	24,489,242	67	32	1,773,167	792,485	45
FARMINGTON MUTUAL INSURANCE CO	000	96385	1,343,763	1,194,815	111,032	198,915	119,793	60		290,713	191,975	66
FARMLAND MUTUAL INSURANCE COMPAN	383	13838	56,563,861	15,112,051	5,625,666	30,821,760	16,612,474	54	30	496,592	518,967	105
FEDERAL INSURANCE CO	038	20281	1,108,912,038	238,726,128	57,213,101	535,346,777	266,485,532	50	45	4,520,278	1,282,630	28
FEDERAL KEMPER INSURANCE COMPANY	108	30503	86,334,615	17,416,108	4,934,926	64,840,704	37,793,957	58	40			
FEDERATED MUTUAL INSURANCE CO	007	13935	302,708,729	94,479,462	14,007,336	125,999,099	74,242,419	59	35	3,417,570	3,271,762	96
FEDERATED REINSURANCE CORPORATIO	000	28622	48,660,581	13,610,329	1,201,802	23,609,556	15,932,081	67	75			
FEDERATED RURAL ELECTRIC INS. CO	000	11118	9,664,707	2,396,213	199,109	3,216,255	1,617,916	50	27	610,766	199,268	33
FIDELITY AND CASUALTY CO. OF NEW	048	20842	314,842,796	99,076,641	26,878,693	172,942,688	97,864,585	57	38	3,068,126	1,697,225	55
FIDELITY AND DEPOSIT CO. OF MARY	011	19313	185,388,229	60,487,962	3,982,563	72,203,500	35,310,364	49	61	2,774,520	514,871	19
FIDELITY AND GUARANTY INS. UNDER	196	25879	30,095,078	29,747,280	1,376,748					3,220,948	1,928,789	60
FIRE AND CASUALTY INSURANCE COMP	326	24880	13,849,356	6,221,998	2,964-	4,999,111	2,887,987	58	43	29,393	778	3
FIRE INS. EXCHANGE, FIRE UNDERWR	069	21660	287,663,785	75,417,728	23,369,712	209,714,378	113,514,774	54	36	1,714,032	574,657	34
FIREMAN'S FUND INSURANCE CO	076	21873	2,323,565,530	602,570,185	116,584,499	1,047,010,606	628,084,878	60	40	5,566,092	1,827,453	33
FIREMEN'S INS. CO. OF NEWARK, N	048	20850	1,042,775,698	317,396,894	93,670,694	499,612,222	282,719,912	57	38	2,170,303	938,971	43
FIRST GENERAL INSURANCE CO	334	25321	4,689,901	2,682,091	11,025	1,252,408	948,160	76	43	7,630	9,159	120
FIRST NATIONAL INS. CO. OF AMERI	163	24724	107,168,498	34,574,895	10,812,148	53,348,458	23,734,667	44	46	305,772	198,657	65
FLORISTS' MUTUAL INS. CO	349	13978	25,936,344	10,704,224	104,974	9,722,202	6,443,902	66	34	366,152	128,448	35
FOREMOST GUARANTY CORPORATION	238	29823	20,039,007	12,334,593	1,047,843	3,367,775	535,551	16	83	324,741	18,194	6
FOREMOST INSURANCE CO	238	11185	257,239,943	55,093,652	26,567,114	64,155,994	31,143,728	49	37	2,133,868	686,333	32
FORUM INSURANCE CO	414	11193	32,569,951	8,445,805	713,389	17,024,577	12,441,122	73	38	86,246	56,058	65
FOUNTAIN CITY MUTUAL INS. CO.	000	96393	587,858	297,536	21,290	405,432	286,216	71		519,145	392,991	76
FRANKENMUTH MUTUAL INSURANCE CO.	000	13986	44,973,322	10,279,346	1,871,451	33,822,923	19,431,818	57	37	1,040,058	623,956	60
FRANKLIN FARMER'S MUTUAL INS. CO	000	96407	760,087	626,052	95,735	249,602	117,995	47		286,134	125,010	44
FRANKLIN MUTUAL INS. CO.	000	29025	1,453,695	435,449	166,901-	1,213,444	992,754	82	35	2,446,219	1,961,530	80
GENERAL ACCIDENT FIRE AND LIFE A	077	21954	782,463,710	427,819,968	29,303,059	254,622,277	156,417,575	61	36	2,579,177	1,460,067	57
GENERAL CASUALTY CO. OF WIS.	159	24414	158,875,898	58,401,056	11,333,757	76,701,745	45,560,447	59	33	53,509,141	31,989,422	60
GENERAL INS. CO. OF AMERICA	163	24732	471,023,432	137,277,385	32,605,696	246,736,618	109,772,840	44	46	1,055,552	488,235	46

NAME OF INSURER	GRP CD	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
GENERAL REINSURANCE CORPORATION	080	22039	1.935.478.625	437.821.251	99.772.271	619.544.042	389.298.568	63	35	62.068	24.005	39
GERMANTOWN INSURANCE CO	252	11282	16.312.560	13.164.422	672.936	4.794.167	2.144.645	45	50		-	
GERMANTOWN MUTUAL INS CO	000	14036	4.039.511	1.623.510	280.204	2.497.120	1.161.867	47	44	3.657.962	1.740.405	48
GLENS FALLS INSURANCE CO . THE	048	20869	74.418.507	17.957.441	5.068.071	38.431.708	21.747.685	57	38	141.473	26.305	19
GLOBE INDEMNITY CO	162	24600	503.847.846	93.154.055	22.087.714	266.804.160	149.584.449	56	39	221.409	40.897	18
*T+99												
GOVERNMENT EMPLOYEES INS CO	081	22063	1.028.117.784	220.473.371	61.174.129	495.189.386	323.838.438	65	33	1.019.190	690.854	68
GRAIN DEALERS MUTUAL INS CO	082	22098	60.929.322	15.210.540	1.500.027	53.028.260	30.339.909	57	41	1.037.516	356.129	34
GRANITE STATE INS CO	012	23809	5.268.218	5.118.811	290.791					319.309	101.424	32
GREAT AMERICAN INSURANCE COMPANY	084	16691	1.024.703.139	259.146.070	54.558.869	575.304.576	337.333.006	59	40	4.625.262	2.005.933	43
GREAT CENTRAL INSURANCE CO	215	19860	71.792.230	18.041.410	5.786.280	36.218.221	15.416.123	43	46	1.954.101	992.819	51
GREAT NORTHERN INS CO	038	20303	65.874.644	11.382.356	3.353.191	34.837.148	17.922.444	51	47	134.305	55.982	42
GREAT WEST CASUALTY CO	289	11371	43.518.761	12.494.050	2.657.192	28.001.661	15.757.062	56	34	289	17	6
GREATER NEW YORK MUTUAL INS CO	222	22187	146.712.585	51.496.718	1.733.761	49.058.545	30.203.330	62	44	1.360	1.563	115
GREEN COUNTY MUTUAL INS CO	000	96423	689.592	652.909	18.974	158.174	112.743	71		195.184	195.973	100
GROUP HEALTH COOPERATIVE OF EAU	000	53813	100.762	223.737	74.822	735.903	790.162	107	8	735.903	790.162	107
GULF INSURANCE CO	041	22217	146.364.856	40.910.339	11.079.686	74.227.037	38.365.851	52	48	25.521	25.305	99
HALLMARK INS CC . INC	000	11436	7.250.277	2.208.648	521.078	2.350.449	728.545	31	62	1.032.623	331.970	32
HAMBURG MUTUAL INS CO	000	96431	446.703	276.658	64.815	214.160	121.841	57		285.050	161.736	57
HANOVER INSURANCE CO THE	088	22292	443.225.826	104.251.245	12.825.194	249.736.373	146.002.556	58	42	1.056.375	931.983	88
HANSECO INSURANCE COMPANY	356	16187	314.481.044	63.038.721	972.772	163.698.292	122.546.138	75	32			
HARBOR INSURANCE CO	048	22322	160.156.813	60.944.017	5.532.138	34.596.173	23.166.031	67	33	1.044.039	71.452	7
HARCO NATIONAL INSURANCE CO	258	26433	35.356.309	7.201.630	1.169.829	13.801.782	10.642.731	77	24	302.447	169.694	56
HARMONY MUTUAL FIRE INS CO	000	96440	155.423	139.887	32.041	27.811	4.058	15		69.026	10.673	15
HARTFORD ACCIDENT AND INDEMNITY	091	22357	2.025.306.585	395.833.522	113.952.833	1.029.576.940	596.517.728	58	41	15.573.268	7.364.104	47
HARTFORD CASUALTY INSURANCE CO	091	22365	267.241.694	50.735.226	15.827.434	137.276.925	79.535.697	58	42	493.410	53.672	11
HARTFORD FIRE INS CO	091	19682	2.493.725.569	872.434.714	153.490.279	949.498.734	550.121.905	58	41	6.871.065	3.217.084	47
HARTFORD STEAM BOILER INSPECTION	266	11452	200.437.473	92.743.173	16.513.764	110.027.757	27.106.685	25	61	2.568.717	587.253	23
HARTLAND CICERO MUTUAL INS CO	000	18775	3.405.521	1.897.300	172.463	1.486.642	924.788	62	36	2.562.564	1.597.970	62
HARTLAND-RICHMOND TOWN INS CO	000	96458	223.234	146.495	25.911	104.436	51.925	50		155.186	131.356	85
HAWKEYE-SECURITY INS CO	072	21741	64.059.518	19.121.042	3.618.414	38.919.635	18.370.649	47	47	1.608.714	590.604	37
HEALTH INSURANCE CORP	053	29157	17.957.459	6.341.097	1.043.892	24.522.128	19.839.298	81	15	25.056.603	19.999.298	80
HELENVILLE MUTUAL INSURANCE CO	000	96466	810.877	573.940	110.072	427.506	187.292	44		564.239	265.626	47
HENRIETTA, GREENWOOD & UNION MUT	000	96474	95.536	72.214	3.596	12.335	7.258	59		12.953	7.258	56
HERITAGE MUTUAL INS CO	000	14184	51.860.579	14.191.487	3.227.237	35.133.808	19.005.696	54	39	36.154.100	19.471.148	54
HIGHLANDS INSURANCE CO	094	22489	402.030.590	91.791.231	16.305.539	120.611.546	90.468.809	75	27	971.210	31.186	3
HOLLAND MUTUAL FIRE INS CO	000	96482	269.055	228.145	32.669	43.599	9.125	21		62.768	9.125	15
HOME INDEMNITY CO . THE	095	22519	254.005.620	54.048.571	11.849.752	153.152.477	95.289.240	62	37	6.487.183	4.228.710	65
HOME INSURANCE CO . THE	095	22527	1.966.541.761	322.201.309	69.567.261	1.197.373.914	744.988.614	62	12	11.724.314	8.409.403	72
HOME MUTUAL INS CO	096	22543	45.658.670	14.784.211	2.702.923	35.105.195	19.552.0[illegible]	56	39	19.269.272	9.826.446	51

TABLE VII

1978 FINANCIAL DATA OF LIFE AND HEALTH INSURANCE

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
HORACE MANN INSURANCE CO	102	22578	154.645.323	42.768.096	5.953.244	91.200.673	59.302.400	65	35	2.151.506	1.037.952	48
HUSTISFORD FARMERS' MUTUAL INS	000	96504	281.872	42.674	3.055-	305.230	145.004	48		552.246	375.192	68
IDEAL MUTUAL INS. CO	000	14230	72.892.431	7.681.554	1.974.947	24.747.192	16.457.238	67	27	289.328	78.724	27
ILLINOIS FARMERS INSURANCE CO	069	21679	12.879.270	5.273.532	538.666	10.669.022	6.775.911	64	39			
ILLINOIS INSURANCE CO	131	23558	11.254.866	3.694.885	88.941	6.915.218	4.094.459	59	45	993.288	563.152	57
IMPERIAL CASUALTY AND INDEMNITY #T+99	436	11487	30.096.851	13.123.131	2.673.409	16.280.570	6.543.019	40	39	709.259	301.130	42
IMPLEMENT DEALERS MUTUAL INSURAN	177	25224	4.597.300	1.607.191	127.781	2.952.876	1.732.113	59	53	471.133	191.294	41
INA REINSURANCE CO	102	22705	466.059.434	89.655.265	19.250.026	224.930.909	147.235.799	65	35			
INA UNDERWRITERS INSURANCE COMPA	102	22667	232.471.567	77.592.328	6.749.295	102.050.048	65.007.690	64	37	1.794.076	629.057	37
INDIANA INSURANCE CO	101	22659	138.405.582	41.002.228	10.792.546	103.430.386	53.050.944	51	40	280.681	117.132	42
INDIANA LUMBERMENS MUTUAL INSURA	246	14265	51.988.972	15.537.602	3.880.749	35.072.472	18.494.538	53	37			
INDUSTRIAL FIRE AND CASUALTY INS	571	11541	54.743.361	8.132.700	1.170.787	31.891.813	17.274.080	54	48	2.027.683	799.841	39
INDUSTRIAL INDEMNITY CO	052	21040	513.016.996	81.728.870	23.316.866	226.959.912	127.675.763	56	42	45.235	40.877	90
INSURANCE CO. OF THE STATE OF PE	012	19429	156.322.520	24.088.065	5.238.844	65.349.305	42.485.915	65	32	1.001.588	517.527	52
INSURANCE CO. OF NORTH AMERICA	102	22713	3.014.041.090	521.583.469	106.559.441	1.530.750.710	975.115.361	64	37	21.461.058	12.916.165	60
INSURED TITLES, INC	000	50318	857.883	619.385	63.665	743.937	19.219	3		2.195	4.195	191
INTEGRITY INS. CO	299	11584	35.295.638	13.004.160	2.696.578	11.336.953	5.764.682	51	15	442.435	694.960	157
INTEGRITY MUTUAL INS. CO	029	14303	12.291.779	3.358.171	687.144	9.041.695	4.696.196	52	43	8.997.771	4.631.495	51
INTERNATIONAL INSURANCE CO	052	21083	126.832.215	17.357.862	5.312.816	63.044.423	35.465.490	56	42	1.020.284	522.704	51
IOWA KEMPER INSURANCE CO	108	22942	36.398.083	10.072.298	2.185.301	26.036.859	13.507.723	52	44	599.468	242.288	40
IOWA MUTUAL INSURANCE CO	339	14338	32.500.607	8.857.298	1.559.360	31.173.709	16.002.856	51	46			
IOWA NATIONAL MUTUAL INS. CO	000	14346	139.300.746	35.553.557	7.112.646	103.265.524	58.203.950	56	41	10.445.654	4.563.353	44
IXONIA MUTUAL INS. CO	000	96512	545.718	485.254	58.528	100.626	61.395	61		140.838	114.023	81
J. C. PENNEY CASUALTY INSURANCE	268	10952	159.615.830	88.917.990	5.313.619	69.309.582	47.469.494	68	33	1.841.093	936.310	51
JAMESTOWN MUTUAL INSURANCE COMPA	000	96520	612.121	445.394	81.131	261.844	129.878	50		318.330	153.804	48
JEFFERSON INSURANCE CO. OF NEW Y	486	11630	61.885.720	12.235.531	1.250.815	22.042.316	12.600.282	57	40	501.932	208.327	42
JEWELERS MUTUAL INS. CO	000	14354	12.469.517	3.821.907	490.876	.750.049	5.286.240	68	30	273.689	35.216	13
JOHN ALDEN INSURANCE COMPANY	285	11215	5.645.840	2.744.949	168.563	3.032.944	979.437	32	66			
JOHN DEERE INSURANCE CO	219	21180	85.114.104	17.261.119	5.542.228	48.716.269	29.607.261	61	26	2.113.880	1.369.790	65
KANSAS CITY FIRE AND MARINE INS.	048	20885	37.147.548	9.363.192	2.645.490	19.215.854	10.873.842	57	38	161.214	29.397	18
KEMPER REINSURANCE CO	108	22969	245.252.610	42.903.505	11.003.400	103.407.262	78.373.875	76	25			
KEMPER SECURITY INSURANCE CO	108	22950	4.748.685	4.576.028	273.517							
KENOSHA COUNTY MUTUAL INS. CO	000	96539	586.023	531.706	60.322	94.896	49.724	52		104.111	85.912	83
KOSSUTH MUTUAL FIRE INS. CO	000	96547	491.387	357.529	70.099	182.226	64.052	35		301.371	105.184	35
LA CROSSE SCANDINAVIAN MUTUAL IN	000	96555	193.318	76.104	54.464	145.748	39.773	27		186.928	71.183	38
LA PRAIRIE MUTUAL FIRE INS. CO	000	96563	641.066	442.041	128.441	208.979	64.867	31		256.087	62.566	24
LAKELAND MUTUAL INS. CO	000	30228	1.231.392	762.570	60.465	357.083	185.703	52	67	357.083	264.920	74
LAWYERS TITLE INS. CORPORATION	369	50024	105.628.577	50.566.127	7.681.746	55.832.421	6.806.038	12		1,011,543	52,232	5
LEAGUE GENERAL INSURANCE CO	274	11746	31.736.673	6.773.312	270.202	17.949.677	13.870.283	77	28			

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
LEBANON-CLYMAN MUTUAL INS CO	000	96571	569.299	492.871	85.302	147.257	51.217	35		184.316	53.917	29
LIBERTY GROVE MUTUAL INS CO	000	96580	84.212	49.524	20.646	29.999	2.474	8		30.937	2.474	8
LIBERTY MORTGAGE INSURANCE CORPO	329	36684	17.890.732	2.896.867	3.210.950	3.844.781	208.470	5	37			
LIBERTY MUTUAL FIRE INS CO	111	23035	467.888.054	93.948.382	19.325.990	247.745.799	176.094.905	71	23	10.636.199	8.086.854	76
LIBERTY MUTUAL INS CO	111	23043	4.195.516.278	726.500.920	132.304.510	2.229.712.192	1.584.854.148	71	23	14.511.437	11.289.460	78
LIBERTY MUTUAL FIRE INS CO	000	96598	994.050	749.293	88.233	390.830	200.200	51		454.698	214.810	47
LINDINA TOWN INS CO	000	96601	173.050	166.778	32.338	50.845	11.963	24		62.844	13.463	21
*T+99												
LITTLE BLACK MUTUAL INS CO	000	96610	1.771.941	1.109.024	297.274	848.615	455.813	54		910.290	588.939	65
LODI FARMERS MUTUAL FIRE INS CO	000	96628	163.196	119.943	21.667-	51.409	69.191	135		59.044	84.608	143
LONDON ASSURANCE, THE (U S BRAN	038	20311	75.399.984	18.504.710	3.434.625	35.366.174	18.401.186	52	44			
LONDON GUARANTEE & ACCIDENT CO	048	26913	79.763.119	21.607.149	3.132.389	40.051.681	22.827.472	57	39	140.682	984	1
LUCK MUTUAL FIRE INS CO	000	96636	434.191	306.888	63.850	168.455	80.023	48		204.095	101.536	50
LUMBERMEN'S UNDERWRITING ALLIANC	114	23108	91.537.269	40.051.251	6.115.500	59.507.652	26.775.530	45	35	2.841.680	452.665	16
LUMBERMENS MUTUAL CASUALTY CO	108	22977	1.448.431.136	437.929.406	65.357.112	646.881.312	387.685.505	60	37	5.200.043	2.914.281	56
LUMBERMENS MUTUAL INS. CO., THE	113	23086	87.828.679	21.017.656	5.331.743	58.074.483	30.029.270	52	41	174	228	131
LYNDON INSURANCE COMPANY	355	87890	35.970.243	15.796.800	741.901	2.247.211	997.374	44	25	1.058.934	567.133	54
LYNN MUTUAL INS. CO.	000	30236	408.542	282.669	249.495	249.370	62.765	25	47	411.225	239.928	58
MANCHESTER, KINGSTON AND MARQUET	000	96644	210.214	190.763	11.083	80.220	35.149	44		91.428	92.570	101
MANITOWOC COUNTY MUTUAL FIRE INS	000	96652	710.819	530.791	80.828	150.080	65.676	44		195.818	131.631	67
MAPLE VALLEY MUTUAL INS CO	000	96660	881.446	557.717	130.683	453.056	175.744	39		595.863	206.778	35
MARCELLON TOWN MUTUAL FIRE INS	000	96679	216.348	180.371	10.325-	49.233	45.26[illegible]	92		98.046	115.925	118
MARYLAND CASUALTY CO.	011	19356	822.146.711	181.424.010	53.440.190	439.732.336	259.907.529	59	30	8.951.594	5.944.204	66
MASSACHUSETTS BAY INS. CO.	088	22306	4.894.191	4.879.995	236.377					339.400	34.925	10
MASTER PLUMBERS LIMITED MUTUAL L	000	30244	1.211.027	473.045	96.483	646.157	336.327	52	33	646.157	336.327	52
MAZOMANIE MUTUAL INS. CO.	000	96695	243.579	196.035	43.597	75.993	22.463	30		87.085	48.788	56
MCMILLIAN MUTUAL INSURANCE CO	000	96709	991.538	677.808	68.799	401.640	181.947	45		528.518	198.367	38
MEAD REINSURANCE CORPORATION	000	20451	10.210.843	10.138.171	138.579							
MEDICAL PROTECTIVE CO., THE	000	11843	254.290.135	40.281.106	11.818.797	67.239.572	35.968.453	53	42	3.823.425	1.470.697	38
MEDINA MUTUAL INS. CO.	000	96717	347.802	305.161	44.704	92.394	35.423	38		126.382	43.073	34
MENOMONEE MUTUAL INSURANCE CO.	000	96725	514.883	240.329		256.694	73.328	29		288.631	128.791	45
MERCANTILE & GENERAL REINSURANCE	172	25062	26.229.457	10.700.656	588.955	13.915.132	8.993.962	65	40			
MERRIMAC MUTUAL INS. CO.	000	96733	483.509	412.048	78.672	119.340	35.195	29		151.320	48.850	32
METROPOLITAN PROPERTY AND LIABIL	241	26298	745.581.129	210.752.845	15.799.006-	256.622.096	257.020.400	100	28	523.385	230.136	44
MFA MUTUAL INS. CO.	123	23388	236.901.346	98.106.914	15.224.308	169.544.104	99.046.037	58	37	2.178	3.660-	168
MGIC ASSURANCE CORPORATION	010	18724	11.995.836	11.528.868	630.954	106.214	15.022-		110			
MGIC INDEMNITY CORPORATION	010	12149	104.221.990	47.206.758	6.415.532	12.826.840	3.485.177	27	45	848.983	122.550	14
MGIC REINSURANCE CORPORATION	010	33847	2.136.101	2.113.448	79.165	16.473	2.417	15	415			
MICHIGAN MILLERS MUTUAL INS. CO.	000	14508	85.241.341	28.221.954	3.809.363	49.573.598	24.890.107	50	44	1.278.300	752.128	59
MICHIGAN MUTUAL INSURANCE CO	124	23396	409.520.090	76.216.070	15.922.764	191.169.186	130.067.323	68	27	302.901	149.340	49

NAME OF INSURER	GRP CD	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
MID-CENTURY INS CO	069	21687	24,147,281	18,959,566	930,683					4,259,389	2,525,116	59
MIDDLETON INSURANCE COMPANY	000	96741	828,116	257,417	155,419	623,494	184,337	30		1,013,752	413,514	41
MIDLAND INSURANCE CO	128	23493	144,216,641	21,479,013	5,258,525	59,127,261	35,661,787	60	38	1,051,428	377,903	36
MIDLAND UNION MUTUAL INS CO	000	14540	8,039,693	1,884,588	34,282-	6,576,732	3,519,392	54	51	4,180,743	2,005,265	48
MIDWEST MUTUAL INS CO	303	14559	21,991,740	8,337,931	908,876	15,713,988	7,156,242	46	54	427,419	173,221	41
MIDWESTERN NATIONAL INSURANCE CO	000	31755	6,863,261	1,005,157	54,278	3,097,656	1,953,096	63	40	3,097,656	1,953,095	63
MILBANK MUTUAL INS CO	000	14567	64,183,114	19,445,846	287,509	61,758,767	40,691,627	66	39			
MILLERS MUTUAL INSURANCE CO *T+99	000	14575	13,306,090	7,468,037	748,033	5,686,462	2,509,198	44	37	11,937	254-	2
MILLERS MUTUAL FIRE INS CO OF	130	23531	41,831,473	19,150,504	1,773,461	23,382,864	12,064,124	52	43			
MILLERS NATIONAL INS CO	131	23566	24,966,812	6,987,227	87,140	15,391,937	9,113,463	59	45	1,087,104	471,841	43
MILLERS' MUTUAL INS ASSOCIATION	000	14583	72,450,994	33,561,579	2,700,976	40,612,488	23,892,553	59	38	719,614	323,746	45
MILWAUKEE AREA TRUCK DRIVERS HEA	000	54011	1,722,624		8,733,955		2,618,720				2,618,720	
MILWAUKEE GUARDIAN INSURANCE, IN	286	26662	2,978,857	2,910,936	131,431					2,175,328	1,056,410	49
MILWAUKEE MUTUAL INSURANCE CO	286	14591	67,649,312	18,833,372	3,697,851	50,746,110	28,724,878	57	57	26,050,227	13,745,647	53
MINNEHOMA INSURANCE COMPANY	238	35424	16,464,552	5,351,197	52,080-	12,214,620	7,185,651	59	48	290,048	101,981	35
MINNESOTA FARMERS MUTUAL INS CO	132	23574	7,455,349	5,716,629	378,871	2,368,110	1,032,677	44	51	182,363	61,040	33
MINNESOTA MUTUAL FIRE AND CASUAL	000	23582	20,977,861	6,037,396	762,309	14,457,030	8,546,216	59	41	2,788,162	1,433,672	51
MISHICOT TOWN MUTUAL INS CO	000	96750	240,751	135,794	35,535	144,087	75,845	53		175,635	145,383	83
MISSION INSURANCE CO	133	23604	305,930,776	67,764,100	9,913,964	164,457,844	104,445,826	64	32	210,152	93,178	44
MODERN SERVICE INSURANCE CO	227	23655	8,789,949	2,858,308	110,374	6,170,919	4,319,062	70	35	1,748,150	1,028,947	59
MONARCH INSURANCE COMPANY OF OHI	000	11967	69,407,227	14,364,644	1,407,599	26,355,027	18,708,164	71	40	70,087	24,144	34
MONROE COUNTY MUTUAL TORNADO INS	000	30252	181,523	121,477	10,459	15,934	9,572	60	46	15,934	9,572	60
MORAINE MUTUAL INSURANCE CO	000	96768	741,148	306,809	139,297	417,805	132,472	32		661,678	280,117	42
MORTGAGE GUARANTY INS CORP	010	18740	574,807,986	143,228,177	24,693,018	110,624,939	13,012,096	12	34	3,279,310	112,136	3
MORTGAGE INSURANCE CO OF CANADA	000	95540	5,651,647	2,298,292	217,935	373,822	200,806	54				
MOTOR CLUB OF AMERICA INSURANCE	134	23639	68,203,454	10,369,840	2,960,590-	50,353,026	35,651,513	71	40			
MOTORS INSURANCE CORPORATION	079	22012	630,365,046	154,257,590	32,975,755	420,922,832	226,756,861	54	41	2,665,321	1,016,509	38
MOUNT MORRIS MUTUAL INS CO	000	96784	274,690	209,780	41,647	122,859	52,124	42		147,023	53,924	37
MT. CALVARY MUTUAL INSURANCE COM	000	96776	208,826	116,725	64,074	95,108	13,046	14		117,514	49,464	42
MT. PLEASANT-PERRY MUTUAL INS C	000	96792	890,611	747,410	10,821	404,922	214,255	53		459,461	280,569	61
MUKWONAGO-VERNON MUTUAL INS CO	000	96806	245,878	121,863	36,487	117,330	35,620	30		168,759	36,454	22
MUTUAL FIRE AND STORM INS CO	000	27014	1,636,440	1,501,104	82,522	116,773	64,149	55	32	11,081	3,556	32
MUTUAL SERVICE CASUALTY INS CO	227	23647	115,140,626	32,940,072	6,141,415	69,850,236	46,513,415	67	33	21,206,977	13,523,798	64
MUTUAL SPREAD LOSS REINSURANCE	000	30260	446,578	100,000	21,965		1,004,452					
N G M FIRE AND CASUALTY INSURANC	311	29874	5,232,413	4,603,398	33,783	1,608,624	1,217,091	76	47			
NAMEKAGON MUTUAL TOWN INS CO	000	96814	73,946	13,501	5,798	62,502	41,362	66		76,349	75,395	99
NATIONAL AMERICAN INSURANCE COMP	180	20877	56,322,973	12,122,000	1,475,619-	7,101,332	3,437,008	48	109	17,592-	75,182	427
NATIONAL AMERICAN INSURANCE CO	180	23663	55,559,448	21,335,971	2,678,140	34,235,532	18,890,676	55	41	167	6,000	3593
NATIONAL CASUALTY CO	140	11991	107,539,684	23,078,313	2,247,134-	68,209,820	50,895,137	75	36	950,235	562,884	59

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
NATIONAL CHIROPRACTIC MUTUAL INS	000	15865	11.350.078	2.098.151	543.906	3.209.066	1.398.802	44	69	71.239	13.305	19
NATIONAL FARMERS UNION PROPERTY	139	23744	87.966.506	28.705.644	11.045.192	66.001.851	37.270.369	56	42	3.758.552	2.102.081	56
NATIONAL FARMERS UNION STANDARD	139	23752	5.329.324	2.853.390	219.090	3.897.236	2.634.799	68	37	62.789	11.518	18
NATIONAL FIRE INS CO OF HARTFO	218	20478	521.788.332	101.594.856	11.500.575	176.697.652	113.098.780	64	39	847.464	318.566	38
NATIONAL GENERAL INS CO	138	23728	18.315.492	6.182.444	1.064.493	13.710.417	9.067.618	66	30	351.213	71.471	20
NATIONAL GRANGE MUTUAL INS CO	311	14788	145.117.397	29.690.991	4.177.205	104.392.539	62.264.323	60	43	950.617	650.016	68
NATIONAL INDEMNITY CO	031	20087	336.399.656	154.975.645	20.898.406	115.973.825	66.939.418	58	41	2.061.763	911.054	44
NATIONAL INDEPENDENCE INSURANCE	692	24422	8.591.454	4.108.464	137.776	839.721	591.414	70	70	2.656	1.953	74
NATIONAL INSURANCE UNDERWRITERS	138	23736	8.958.289	1.954.817	64.596	9.348.836	5.189.422	56	46	294.293	371.632	126
#T+99												
NATIONAL PROPERTY OWNERS INS CO	272	31208	10.777.192	5.346.553	331.864-	2.360.504	2.164.506	92	70			
NATIONAL REINSURANCE CORPORATION	048	20907	242.226.458	61.473.974	11.885.549	169.110.868	109.051.271	64	33			
NATIONAL SURETY CORP	076	21881	541.913.218	88.405.155	22.020.307	314.103.181	188.425.463	60	40	1.886.728	1.258.134	67
NATIONAL UNION FIRE INSURANCE CO	012	19445	595.253.161	91.992.216	21.636.111	248.732.145	161.517.523	65	33	4.030.421	2.812.320	70
NATIONAL-BEN FRANKLIN INS CO O	048	20893	305.808.799	82.716.442	20.916.398	153.726.831	86.990.742	57	38	111.493	62.311	56
NATIONWIDE MUTUAL FIRE INS CO	140	23779	313.581.384	82.761.684	16.726.682	192.628.047	108.163.223	56	39	5.715	679-	12
NATIONWIDE MUTUAL INS CO	140	23787	2.069.176.034	654.982.141	110.188.264	1.222.089.735	778.440.899	64	32	139.856	108.074	77
NEKIMI MUTUAL INSURANCE COMPANY	000	96822	104.362	20.993	15.263	76.936	34.486	45		101.063	47.305	47
NESHKORO MUTUAL INS CO	000	96830	508.224	159.299	122.202	528.255	203.191	38		668.846	228.816	34
NEW ENGLAND REINSURANCE CORP	091	21830	120.692.450	41.530.032	5.459.081	40.995.670	32.299.161	79	21	88.547		
NEW HAMPSHIRE INS CO	012	23841	620.940.909	131.095.510	25.055.963	392.659.585	227.436.971	58	39	1.463.830	1.892.653	129
NEW HOPE MUTUAL INSURANCE CO	000	96857	669.817	600.340	12.706	68.863	39.300	57		93.806	39.300	42
NEW YORK UNDERWRITERS INS CO	091	22373	185.083.040	40.741.456	11.355.914	91.517.950	53.023.798	58	42	155.430	66.703-	43
NEWARK INSURANCE CO	162	24643	102.847.170	19.715.583	3.701.220	53.360.832	29.916.890	56	41	6.533	10.816	166
NEWARK MUTUAL INSURANCE CO	000	96849	471.915	279.109	20.832-	271.029	197.491	73		303.721	201.147	66
NIAGARA FIRE INSURANCE CO	048	20915	69.540.274	13.981.469	4.032.991	38.431.708	21.747.685	57	38	39.914	15.152-	38
NORTH AMERICAN COMPANY FOR PROPE	042	20583	77.931.815	10.527.254	2.593.871-	2.209.810	15.834.110	717	115	6.521		
NORTH AMERICAN REINSURANCE CORP	181	25364	449.510.683	88.110.426	17.540.686	143.734.032	83.886.365	58	42			
NORTH RIVER INSURANCE CO . THE	052	21105	465.451.200	67.416.696	19.772.663	226.959.912	127.675.763	56	42	2.777.463	1.582.997	57
NORTHBROOK PROPERTY AND CASUALTY	008	19224	69.915.965	35.283.074	4.949.001	65.683.592	44.116.863	67	28			
NORTHEASTERN INS CO OF HARTFOR	072	21768	88.929.319	24.519.374	4.355.993	54.466.067	31.260.619	57	40			
NORTHEASTERN MUTUAL INSURANCE CO	000	96865	593.624	418.934	92.117	235.235	111.127	47		332.569	161.868	49
NORTHERN ASSURANCE CO OF AMERIC	044	20664	69.767.433	14.063.458	2.250.208	36.610.677	20.977.480	57	42	1.800.727	406.534	23
NORTHERN FINNISH MUTUAL TOWN INS	000	96873	440.520	345.008	42.360	146.576	80.816	55		166.799	103.086	62
NORTHERN INS CO OF NEW YORK	011	19372	14.181.943	14.176.216	789.989					2.333.971	907.003	39
NORTHLAND INSURANCE CO	146	24015	43.242.083	14.749.589	2.918.221	22.046.339	12.624.690	57	39	905.626	587.683	65
NORTHWESTERN NATIONAL CASUALTY C	143	23906	4.495.070	4.365.420	10.853	1.978				5.772.500	1.751.873	30
NORTHWESTERN NATIONAL INSURANCE	143	23914	292.332.552	49.589.441		156.075.209	88.208.111	57	36	13.141.313	6.926.821	53
OAKFIELD TOWN MUTUAL FIRE INS C	000	96881	121.003	113.833	31.320	53.982	16.126	30		63.655	17.324	27
OCCIDENTAL FIRE & CASUALTY CO O	225	23248	36.275.992	8.333.616		23.772.482	13.062.444	55	41	2.005.646	1.165.061	58

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
OHIO CASUALTY INS. CO., THE	148	24074	616.461.156	188.435.839	22.368.207	349.602.925	191.411.793	55	45	6.728.497	2.800.740	42
OHIO FARMERS INS. CO	228	24104	155.950.178	70.513.288	6.428.776	83.846.098	41.875.819	50	39	9.711	1.996	21
OHIO SECURITY INS. CO	148	24082	13.402.660	7.425.116	1.973.571	8.666.254	3.520.195	41	31	143.888	28.597	20
OLD RELIABLE FIRE INS. CO	520	12238	22.372.993	4.605.618	610.478-	11.513.327	7.291.715	63	51	106.327	116.593	110
OLD REPUBLIC INS. CO	150	24147	389.860.431	74.818.418	17.678.588	109.239.427	72.685.024	67	17	834.795	252.611	30
OLYMPIC INSURANCE CO	185	25496	9.577.489	9.175.940	100.864						566-	
OMAHA INDEMNITY CO., THE	261	12254	18.343.637	7.153.834	122.636	9.846.091	6.104.590	62	35	608.828	204.746	34
PACIFIC EMPLOYERS INS. CO	102	22748	200.086.649	52.201.482	4.704.243	92.772.770	59.097.900	64	37	1.887.100	790.464	42
PACIFIC INDEMNITY CO	038	20346	319.007.110	56.365.857	12.158.494	160.119.795	84.128.361	53	46	81.462	258.498	317
PARIS MUTUAL FIRE INS. CO	000	96890	130.840	119.378	19.767	19.755	4.330	22		22.326	4.331	19
*T+99												
PEERLESS INSURANCE CO	229	24198	143.959.040	38.919.805	6.478.181	90.541.582	54.080.982	60	40	12.962	2.441	19
PELLA FARMER'S MUTUAL INS. CO	000	96903	631.080	375.081	142.476	262.356	81.323	31		289.893	81.323	28
PENNSYLVANIA GENERAL INS. CO	077	21962	121.125.595	55.992.191	6.900.264	47.741.676	29.328.295	61	36	710.997	444.270	62
PENNSYLVANIA MILLERS MUTUAL INS	000	14982	42.085.864	16.188.594	1.013.349	24.498.292	14.277.317	58	43	33.180	674	2
PENNSYLVANIA NATIONAL MUTUAL CAS	271	14990	228.027.366	51.722.617	14.343.236	134.606.715	79.419.834	59	39	91	8	9
PEPIN COUNTY MUTUAL INS. CO	000	96911	112.459	100.879	12.283	33.372	16.651	50		40.856	16.966	42
PETROLEUM CASUALTY CO	000	12297	13.643.254	4.678.294	1.266.952	6.116.548	4.167.404	68	20	1.369	1.106	81
PHILADELPHIA MANUFACTURERS MUTUA	000	21504	134.411.498	30.985.611	1.270.132	31.848.198	26.076.504	82	39	159.093	707.610	445
PHILADELPHIA REINSURANCE CORPORA	731	12319	76.272.979	16.739.300	1.848.062	31.577.300	21.010.413	67	37			
PHOENIX ASSURANCE CO. OF NEW YOR	048	24244	188.165.311	51.797.993	9.463.310	93.974.349	53.669.952	57	39	196.242	161.658	82
PHOENIX INSURANCE CO., THE	189	25623	847.469.730	203.405.077	40.113.555	389.837.717	243.152.353	62	35	905.371	461.785	51
PIONEER NATIONAL TITLE INS. CO	642	50067	108.551.073	50.888.230	6.923.926	97.594.299	6.882.299	7		1.962.379	118.737	6
PLANET INSURANCE CO	159	24430	18.111.354	8.213.832	925.027	6.642.025	3.821.172	58	43	15.442	385	2
PLYMOUTH MUTUAL INS. CO	000	29041	357.030	248.688	32.936	138.698	73.367	53	35	210.936	117.252	56
PMI MORTGAGE INSURANCE CO	008	27251	86.281.914	37.848.636	5.313.859	19.079.248	3.109.348	16	82	962		
PORTAGE COUNTY HEALTHGUARD (A CO	000	54089	554.460	71.757	6.637-	2.224.598	1.985.863	89	116	2.224.598	1.985.863	89
POTOMAC INSURANCE CO	077	21970	410.351.571	193.382.703	25.362.762	159.138.924	97.760.984	61	36	319.139	95.295	30
PREFERRED INSURANCE CO	020	19739	4.159.052	4.158.538	163.006							
PREFERRED RISK MUTUAL INS. CO	303	15032	126.786.611	46.884.345	11.360.272	91.192.265	48.793.179	54	38	771.098	274.012	36
PREMIER INSURANCE CO	185	25518	60.395.391	25.302.383	1.591.004	24.557.621	13.653.023	56	43	51.469	42.243	82
PRICE COUNTY TOWN MUTUAL INS. CO	000	96920	573.049	444.584		166.425	99.769	60		200.589	325.236	162
PROGRESSIVE CASUALTY INSURANCE C	155	24260	151.230.997	40.620.247	5.302.084	91.000.663	46.021.490	51	49	2.825.684	1.297.944	46
PROPRIETORS' INSURANCE CO	444	12386	42.260.870	8.839.480	379.584-	19.687.550	11.965.705	61	48	875.891	563.027	64
PROTECTION MUTUAL INS. CO	000	29467	393.428.800	102.434.989	21.273.161	94.857.667	77.529.288	82	19	6.324.032	1.844.819	29
PROTECTIVE INSURANCE CO	000	12416	76.638.057	19.969.992	4.094.466	34.689.005	24.421.764	70	78	411.939	16[illegible].614	40
PROTECTIVE NATIONAL INSURANCE	217	20265	21.047.220	7.509.994	1.465.567	10.594.035	4.207.097	40	58	165.905	7.866	5
PROVIDENCE WASHINGTON INS. CO	156	24295	166.071.158	62.410.870	3.192.761	66.237.434	37.837.174	57	43	169.809	116.428	69
PRUDENTIAL PROPERTY & CASUALTY I	304	32352	903.564.365	283.959.555	10.487.711	488.227.581	352.487.351	72	39	6.243.423	3.452.463	55
PRUDENTIAL REINSURANCE CO	304	26921	946.339.900	107.205.564	19.536.308	299.561.489	255.239.698	85	25	142.840	83.369	58

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	. RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
PUBLIC EMPLOYEES INSURANCE CO	102	22756	13.788.868	4.536.233	600.847	7.199.088	4.734.862	66	32			
PUBLIC SERVICE MUTUAL INS. CO	000	15059	193.285.778	35.027.906	3.956.752	80.106.728	51.450.135	64	35	141.338	57.114	40
PURITAN INSURANCE COMPANY	350	34207	94.562.872	35.040.164	5.263.480	38.168.900	18.801.702	49	39	468.309	696.410	149
RANDOLF-SCOTT-WESTFORD MUTUAL IN	000	96938	404.980	347.751	119.397	110.346	48.959	44		141.381	51.731	37
RANGER INSURANCE CO	158	24384	156.542.828	40.301.885	8.783.720	46.284.597	25.447.908	55	41	1.318.586	424.240	32
RAYMOND-FRANKLIN-OAK CREEK MUTUA	000	96946	246.834	121.804	60.934	151.191	74.705	49		189.649	144.411	76
RECIPROCAL EXCHANGE	056	21253	22.228.278	6.009.170	1.195.666	14.326.120	7.594.158	53	34	121		
REEDSBURG FARMERS MUTUAL FIRE IN	000	96954	287.560	278.185	10.587	114.326	88.275	77		125.573	68.325	54
REGENT INSURANCE CO	159	24449	42.369.991	14.080.010	3.261.425	21.914.782	13.017.271	59	25	8.601.713	5.890.808	68
REINSURANCE CORPORATION OF NEW Y	368	18341	127.103.678	33.934.527	6.007.663	59.975.473	38.563.495	64	35			
RELIANCE INSURANCE CO	159	24457	1.180.807.146	271.214.820	58.824.354	584.498.199	336.263.108	58	43	6.093.480	3.785.185	62
*T+99												
REPUBLIC INSURANCE CO	160	24511	326.685.405	76.700.172	14.172.109	187.499.989	98.330.707	52	42	1.536.996	836.898	54
RESERVE INSURANCE CO	270	24570	81.650.350	12.589.163	7.574.246-	30.890.445	20.799.871	67	73	148.322	97.378	66
RETAIL LUMBERMENS MUTUAL INS. CO	000	15083	1.551.980	1.115.541	10.223-	569.226	131.848	23	21	1.163.261	491.321	42
RETAIL LUMBERMEN'S INTER-INSURAN	000	15695	2.792.719	1.889.500	66.736	997.433	262.332	26	48	10.836	35.000	323
RIDGEVILLE MUTUAL FIRE INS. CO	000	96962	99.576	20.181	34.678	69.343	31.603	46		80.836	41.215	51
RIVER FALLS MUTUAL FIRE INS. CO	000	96970	464.713	412.497	61.445	90.461	34.508	38		140.768	47.281	34
RIVERSIDE INSURANCE CO. OF AMERI	185	25526	112.800.607	27.695.256	6.125.363	94.030.898	57.577.279	61	38	1.825.680	1.404.838	77
RLI INSURANCE CO	000	13056	21.567.829	6.125.432	1.290.949	15.106.581	8.675.601	57	38	335.324	193.356	58
ROCKFORD MUTUAL INSURANCE CO	000	27065	8.047.707	3.625.391	1.075.652	6.466.391	2.956.856	46	38			
ROSENDALE MUTUAL INS. CO	000	96989	229.328	216.079	36.352	73.305	29.213	40		105.607	29.213	28
ROYAL EXCHANGE ASSURANCE OF AMER	025	12513	29.621.961	9.770.762	1.423.097	9.826.105	4.960.108	50	40	144.027	101.217	70
ROYAL GLOBE INSURANCE CO	162	26980	575.428.057	117.253.949	17.533.901	284.591.104	159.556.741	56	42	4.857.076	2.799.003	58
ROYAL INDEMNITY CO	162	24678	292.330.293	70.101.507	9.997.523	142.295.552	79.778.371	56	41	417.293	184.273	44
RURAL MUTUAL INS. CO	320	15091	34.456.735	10.355.254	3.707.964	24.076.452	14.504.394	60	32	24.945.328	14.463.331	58
RUSK COUNTY TOWN MUTUAL INS. CO	000	96997	106.552	12.901-	42.483	39.933	30.894	77		169.838	99.169	58
SAFECO INS. CO. OF AMERICA	163	24740	663.371.151	181.649.584	48.691.248	353.433.534	157.242.175	44	46	4.093.688	1.698.067	41
SAFEGUARD INSURANCE CO	162	24694	159.524.134	32.123.440	5.135.843	80.041.248	44.875.337	56	42	63.019	58.916	93
SEA INS. CO., LTD., THE (U.S. BR	038	20354	52.434.802	10.215.159	1.837.075	25.211.703	13.135.106	52	45	12.407	2.610	21
SEABOARD SURETY CO	095	22535	77.452.891	33.404.959	5.206.904	17.003.751	2.761.259	16	61	275.630	99-	
SECURITY INS. CO. OF HARTFORD	326	24902	176.750.235	44.539.481	7.941.787	79.985.794	46.207.841	58	43	694.708	469.914	68
SECURITY MUTUAL CASUALTY CO	000	24929	56.395.253	6.062.258	54.491	27.181.945	21.454.411	79	27	3.087.558	2.218.934	72
SECURITY NATIONAL INS. CO	215	19879	6.114.810	5.539.575	183.465					128		
SELECT INSURANCE CO	041	22233	36.777.511	6.765.776	1.630.003	21.049.458	10.879.868	52	48	69	9.794	4194
SENECA-SIGEL MUTUAL INSURANCE CO	000	97004	278.285	107.831	92.269	220.571	74.180	34		264.926	88.163	33
SENTRY INDEMNITY CO	160	24961	29.226.008	5.500.348	408.147	22.177.996	10.870.145	49	61	1.735.479	626.565	36
SENTRY INSURANCE A MUTUAL COMPAN	169	24988	646.450.314	122.639.783	11.040.327	312.905.741	184.811.988	59	42	42.360.781	20.908.443	49
SHEBOYGAN FALLS MUTUAL INS. CO	000	15148	2.466.341	950.192	174.638	1.600.917	630.734	39	53	2.520.139	894.445	35
SHELBY FARMERS' MUTUAL FIRE INS.	000	97012	74.422	40.727	12.508	26.535	7.872	30		47.705	10.445	22

NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
						NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
SHELBY MUTUAL INS CO OF SHELBY	269	15156	178.457.996	36.166.694	11.165.563	107.558.015	59.731.786	56	41	3.555.226	1.503.363	42
SKANDIA AMERICA REINSURANCE CORP	519	25070	283.205.393	53.639.249	7.922.859	107.871.074	69.649.191	65	92			
SOUTH CAROLINA INSURANCE CO	168	24953	136.171.022	41.581.790	7 666.309	88.607.726	55.430.287	63	38	41.973	1.018	2
SOUTHEAST MUTUAL INSURANCE CO	000	97020	274.320	213.186	34.240	95.873	37.353	39		114.815	57.585	50
SPARTA FARM MUTUAL INS CO	000	97039	66.747	57.887	7.718	37.307	26.226	70		37.154	26.226	71
SPRING GROVE MUTUAL INSURANCE CO	000	97047	411.611	359.172	29.064-	88.518	109.154	123		94.928	109.154	115
SPRING PRAIRIE MUTUAL TOWN INS	000	97055	65.086	64.046	26.084-	129	25.956	121		298	25.956	8710
ST PAUL FIRE AND MARINE INS CO	164	24767	2.393.557.979	399.869.909	152.185.166	1.129.353.984	601.133.256	53	85	23.718.619	11.157.839	47
ST PAUL GUARDIAN INSURANCE CO	164	24775	8.282.385	8.281.897	337.048					9.576	13.637	142
ST PAUL MERCURY INS CO	164	24791	15.981.645	15.980.860	719.207					3.358.427	1.553.631	46
ST PAUL TITLE INSURANCE CORP	164	50113	28.964.419	18.496.603	2.490.184	16.849.577	1.619.064	10		916.931	33.113	4
STANDARD FIRE INS CO . THE	001	19070	272.026.718	71.910.409	17.091.086	157.410.154	93.993.220	60	35	3.001.565	2.287.584	76
•T+99												
STARK MUTUAL TOWN INS CO	000	97063	76.823	76.245	11.795	30.928	14.654	47		29.395	14.654	50
STATE AUTOMOBILE AND CASUALTY UN	177	25240	22.398.584	2.708.121	338.494	9.683.858	5.573.218	58	45	7.427	5.066	68
STATE FARM FIRE AND CASUALTY CO	176	25143	2.103.175.623	645.945.337	148.848.056	1.421.545.916	770.858.525	54	38	22.284.487	11.141.054	50
STATE FARM GENERAL INS CO	176	25151	19.198.807	5.456.606	279.280					1.272.723	523.274	41
STATE FARM MUTUAL AUTOMOBILE INS	176	25178	7.303.974.876	3.190.364.127	344.672.778	4.526.007.057	2.948.055.402	65	29	62.297.076	38.015.523	61
STATE PROPERTY INSURANCE FUND	000	30287	19.137.033	11.617.628	853.629-	5.834.112	6.813.638	117		5.385.414	1.845.570	34
STATE SURETY COMPANY	143	12718	3.027.249	2.648.118	450.986	274.947	39.641	14		92.789	8.100	9
STETTIN MUTUAL INS. CO	000	97071	1.110.161	496.155	184.780	1.047.636	576.709	55		1.447.992	724.757	50
STEWART TITLE GUARANTY CO	000	50121	23.236.552	9.488.410	2.867.372	41.357.708	1.360.960	3		18.303	12.954-	71
STOCKHOLM TOWN MUTUAL INS CO	000	97080	513.910	395.381	65.132	156.302	89.773	57		176.121	139.318	79
STONEWALL INSURANCE CO	084	22276	117.455.082	28.858.969	6.755.051	53.449.142	33.655.076	63	39	505.521	567.331	112
STUYVESANT INSURANCE CO . THE	102	25348	33.122.080	26.084.326	1.595.922	23.983.958	13.509.817	56	40	199.413	26.556	13
SUGAR CREEK MUTUAL INSURANCE COM	000	97098	905.227	889.754	152.529	360.576	177.328	49		444.837	187.844	42
SUMMIT FIDELITY AND SURETY CO .	177	12750	1.081.305	1.004.538	23.983-		57.382					
SUN INSURANCE CO OF NEW YORK	025	12777	38.372.479	13.624.578	12.538.261	9.604.044	4.841.837	50	40	41.052	6.837	17
SUN INSURANCE OFFICE. LTD (U S	038	20370	80.528.688	19.048.691	3.162.384	38.218.417	19.679.606	51	46	63.480	72.454	114
SURGICAL CARE-BLUE SHIELD	000	54038	85.106.724	40.631.184	15.725.310	150.230.443	119.887.608	80	12	150.230.443	119.887.608	80
SWITZERLAND GENERAL INS CORP OF	000	12815	20.474.363	7.556.716	731.036	12.635.749	7.079.326	56	70			
TEACHERS INSURANCE COMPANY	102	22683	82.127.253	55.875.671	1.155.864	20.525.519	13.435.419	65	34	21.556	12.989	60
THERESA MUTUAL FIRE INS CO	000	97101	612.588	578.309	65.778	205.432	113.984	55		222.304	190.367	86
THOMAS JEFFERSON INSURANCE CO	223	25402	12.046.181	6.010.021	650.489	6.780.364	2.917.156	43	43			
THRESHERMEN'S MUTUAL INS CO	000	15261	11.637.060	2.139.175	446.557	5.926.974	2.616.224	44	50	5.913.698	3.092.847	52
TICOR MORTGAGE INSURANCE COMPANY	000	31496	98.540.800	48.276.265	1.036.045-	22.756.094	2.759.007	12	62	1.584	34	2
TIGER INVESTORS MORTGAGE INSURAN	490	16179	73.001.693	15.870.814	6.299.044	17.258.233	2.314.851	13	52	103.205	8.663	8
TITLE INSURANCE CO. OF MINNESOTA	646	50520	34.887.856	12.823.337	4.478.037	50.040.183	5.510.875	11		831.248	36.768	4
TOKIO MARINE AND FIRE INSURANCE	000	12904	77.640.035	28.421.927	2.590.589	33.432.283	18.914.003	57	45	2.026	2.108	104
TOMAH MUTUAL TOWN FIRE INSURANCE	000	97110	224.186	217.760	14.113	68.266	50.925	75		75.429	53.225	71

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
TOWER INS. CO., INC.	000	12920	16.285.435	3.522.626	979.029	10.607.058	5.557.683	52	44	11.250.377	4.886.488	43
TRADE LAKE TOWN MUTUAL FIRE INS.	000	97136	456.969	373.346	85.295	158.432	51.308	32		188.210	61.786	33
TRANSAMERICA INSURANCE CO. OF TE	185	25461	2.239.596	1.903.549	124.048							
TRANSAMERICA INSURANCE CO.	185	25534	727.778.390	151.441.001	28.015.324	400.097.328	219.279.333	55	45	1.180.314	406.066	34
TRANSCONTINENTAL INSURANCE CO.	218	20486	101.873.988	24.587.424	157.804	31.181.938	19.958.608	64	39	131.627	539.070	410
TRANSIT CASUALTY CO.	337	12955	134.145.793	24.363.392	6.468.642	61.703.421	35.795.769	58	37	369.361	139.790	38
TRANSPORT INDEMNITY CO.	000	25607	112.507.963	15.874.697	3.367.112	56.932.946	37.642.794	66	29	2.496.974	1.004.610	40
TRANSPORT INSURANCE CO.	187	25585	156.508.811	25.596.056	4.999.321	76.199.906	58.868.877	77	22	1.615.776	1.926.857	119
TRANSPORTATION INS. CO.	218	20494	13.774.776	13.257.355	429.932					6.718.909	4.058.153	60
TRAVELERS INDEMNITY CO. OF RHODE	189	25682	403.395.405	64.582.814	9.878.370	156.990.356	118.216.839	75	27	1.132.682	393.204	35
TRAVELERS INDEMNITY CO., THE	189	25658	3.739.573.041	865.683.597	156.682.076	1.602.666.171	999.626.340	62	35	27.866.337	13.337.094	48
TRAVELERS INDEMNITY CO. OF AMERI	189	25666	28.475.099	9.347.389	379.146					735.114	370.967	50
TRAVELERS INDEMNITY CO. OF ILLIN	189	25674	46.286.855	8.445.231	1.063.548	13.310.529	9.061.660	68	36			
•T+99												
TRAVELERS INSURANCE COMPANY, THE	189	87726	10.396.305.087	472.359.665	18.522.182-	3.693.070	31.759.550	860	103	8.125.174	6.301.362	78
TREMPEALEAU COUNTY MUTUAL INS. C	000	97144	757.607	590.673	28.874	291.042	197.062	68		333.809	197.616	59
TRI-COUNTY MUTUAL TOWN INS. CO.	000	97152	202.579	99.819	32.406	82.125	32.596	40		90.805	32.596	36
TRI-STATE INSURANCE CO. OF MINNE	098	31003	32.177.798	6.943.703	2.122.544	21.563.372	11.553.538	54	40	573.355	258.481	45
TRINITY UNIVERSAL INS. CO.	215	19867	178.993.334	73.662.710	13.336.869	92.376.644	45.196.979	49	36	3.224	22.244	690
TRUCK INSURANCE EXCHANGE, TRUCK	069	21709	568.685.879	89.320.512	24.151.068	272.118.943	157.110.866	58	38	2.600.334	2.419.697	93
TWIN CITY FIRE INS. CO.	091	22411	70.141.917	16.011.362	4.157.927	34.319.231	19.883.924	58	42	658.619	81.935	12
UNDERWRITERS INSURANCE CO.	205	26077	36.528.758	8.936.052	846.179	20.004.749	12.172.513	61	37	1.019.093	543.378	53
UNIGARD INSURANCE CO.	192	25747	36.235.230	15.797.471	7.573.037	16.902.553	4.628.415	27	36	272.207	34.699	13
UNIGARD MUTUAL INSURANCE CO.	192	25763	320.677.531	75.188.095	29.605.026	175.591.009	84.283.049	48	43	178.816	208.133	116
UNION INDEMNITY INSURANCE CO. OF	000	12971	8.904.206	7.305.167	25.536	47.757	30.107	63	578			
UNION MUTUAL FIRE INS. CO.	000	97160	176.767	120.364	24.105	81.983	33.375	41		129.902	82.758	64
UNITED EQUITABLE INSURANCE CO.	167	24910	20.503.381	4.254.524	419.667	6.371.074	3.583.360	56	51	142.775	46.611	33
UNITED FIRE & CASUALTY CO.	248	13021	51.068.673	13.305.190	3.928.978	36.172.608	17.683.891	49	42	2.998.614	1.356.658	45
UNITED FIRE INS. CO.	494	13048	11.961.451	1.782.703	277.035-	12.589.426	8.074.336	64	42	666.338	502.492	75
UNITED GUARANTY RESIDENTAL INSUR	256	15873	88.640.818	29.453.187	4.542.933	12.477.387	3.321.772	27	27	640.079	58.023	9
UNITED GUARANTY RESIDENTIAL INSU	256	16667	20.111.568	12.141.796	4.177.327	6.228.935	411.422	7	32	44.598		
UNITED PACIFIC INS. CO.	159	24473	156.538.985	50.165.133	7.231.792	666.420.250	38.211.717	6	43	1.445.852	759.516	53
UNITED SECURITY INS. CO.	072	21776	23.595.586	7.484.280	1.465.159	19.216.351	10.907.724	57	37	1.491.799	776.936	52
UNITED SERVICES AUTOMOBILE ASSN.	200	25941	1.099.165.954	413.941.459	94.823.087	595.606.109	292.787.652	49	26	3.579.372	1.360.892	38
UNITED STATES FIRE INS. CO.	052	21113	1.049.470.861	142.950.175	36.852.717	516.964.247	290.817.015	56	42	9.266.389	5.310.638	57
UNITED STATES FIDELITY AND GUARA	196	25887	2.953.011.961	595.200.702	200.711.482	1.803.135.480	993.411.064	55	36	16.339.466	9.059.327	55
UNIVERSAL REINSURANCE CORPORATIO	143	23949	65.089.314	12.543.692	3.144.919	28.985.306	21.028.800	73	25	630.910	320.226	51
UNIVERSAL SURETY CO.	199	25933	8.763.967	4.077.410	265.007	3.287.259	1.637.962	50	54	32.271	308	1
UNIVERSAL UNDERWRITERS INS. CO.	114	23116	206.501.825	75.817.596	12.063.325	157.111.416	83.014.244	53	35	872.135	423.179	49
USAA CASUALTY INSURANCE CO.	200	25968	112.130.593	30.911.201	3.094.970	51.951.127	28.268.454	54	44	167.922	62.919	37

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
USLIFE TITLE INSURANCE CO. OF NE	498	51101	21.430.949	4.550.008	696.356	11.106.987	698.786	6		170.422		
UTICA MUTUAL INS. CO.	201	25976	331.966.680	72.188.145	14.386.399	187.131.706	99.614.921	53	40	497.340	185.828	37
VALIANT INSURANCE CO.	011	26611	4.080.037	4.076.755	200.984					8.574	2.643	31
VALLEY FORGE INS. CO.	218	20508	91.419.198	18.189.583	2.195.052	31.181.938	19.958.608	64	39	1.175.924	741.749	63
VANGUARD INSURANCE CO.	160	24554	10.385.248	9.813.330	572.277					943.819	356.278	38
VEREX ASSURANCE. INC..	329	18759	118.798.878	26.746.786	1.147.477	27.693.249	4.829.987	17	47	1.430.352	178.295	12
VEREX INDEMNITY CORPORATION	329	18708	14.945.089	8.074.451	1.191.009-	1.566.196	2.057.000	131	54	73.403	34.428	47
VIGILANT INSURANCE CO.	038	20397	193.138.283	36.078.609	6.250.990	102.291.864	54.655.917	53	47	495.687	344.646	70
VIKING INSURANCE CO. OF WISCONSI	000	13137	15.098.830	5.687.867	1.342.439	17.812.722	11.126.812	62	31	7.325.799	4.474.473	61
VINLAND TOWN MUTUAL INSURANCE CO	000	97179	562.059	509.710	83.930	136.977	48.398	35		167.887	83.353	50
VIRGINIA SURETY CO.. INC.	318	13145	18.743.043	3.704.271	1.206.644	4.630.777	2.619.867	57	38	3.894	9.342	240
VISTA INSURANCE CO.	018	19658	6.686.523	6.557.709	309.110	258.586	139.708	54	34			
WARNER MUTUAL TOWN FIRE INS. CO.	000	97195	288.173	219.988	24.242	47.635	18.119	38		66.828	18.119	27
WARNER RECIPROCAL INSURERS.	205	26085	8.154.508	2.235.051	573.001	7.490.078	4.108.425	55	38	149.965	18.988	13
#T+99												
WARREN MUTUAL FIRE INS. CO.	000	97209	218.970	112.798	20.084	140.716	74.023	53		185.542	75.782	41
WASHINGTON TOWN INS. CO.	000	97217	214.005	198.656	27.069	21.673	1.613	7		25.694	1.613	6
WATERTOWN MUTUAL INSURANCE COMPA	000	97128	622.220	508.871	82.550	203.139	80.395	40		259.711	247.746	95
WAUKESHA TOWN MUTUAL INS. CO.	000	97225	289.490	239.832	46.446	53.868	2.446	5		81.636	9.059	11
WAUPACA COUNTY MUTUAL INS. CO.	000	97233	170.891	141.842	13.626	36.371	15.659	43		44.496	15.692	35
WAUPUN-RIPON-TRENTON MUTUAL INSU	000	97241	530.453	332.506	31.382	310.750	165.732	53		505.097	241.747	48
WAUSAU MUTUAL INS. CO.	000	97250	918.478	284.678	128.858	808.428	378.046	47		1.169.389	664.800	57
WAUSAU UNDERWRITERS INSURANCE CO	063	26042	69.040.589	15.523.649	5.909.917	26.905.002	17.327.173	64	25	586.680	298.384	51
WEST AMERICAN INS. CO.	148	24090	380.437.041	106.555.737	35.365.274	294.162.922	152.289.412	52	36	6.708.393	3.243.568	48
WEST BEND MUTUAL INS. CO.	000	15350	33.870.263	6.969.835	1.751.766	20.606.403	10.675.957	52	42	14.485.657	6.736.915	47
WESTCHESTER FIRE INS. CO.	052	21121	464.933.719	66.933.506	19.386.400	226.959.912	127.675.763	56	42	289.468	134.804	47
WESTERN CASUALTY AND SURETY CO..	206	26093	358.336.817	132.692.006	17.084.739	147.979.619	79.221.627	54	38	5.074.222	2.335.473	46
WESTERN EMPLOYERS INSURANCE COMP	048	32883	102.766.217	19.470.645	4.595.090	47.725.314	31.242.025	65	30	2.718	7.527	277
WESTERN FIRE INS. CO.. THE	206	26107	193.866.334	82.751.239	14.261.640	124.591.123	68.420.425	55	36	4.091.955	2.075.136	51
WESTERN INDEMNITY CO.. INC.. THE	206	26115	3.187.171	3.060.498	131.358							
WESTERN NATIONAL MUTUAL INS. CO.	309	15377	29.081.787	9.597.565	1.937.746	19.677.839	10.560.103	54	36	590.019	480.126	81
WESTERN SURETY CO.	739	13188	2.744.066	17.308.945-	3.371.830	17.267.178	787.565	5	75	495.747	17.979	4
WESTFIELD INSURANCE CO.	228	24112	91.182.082	29.533.351	5.521.564	67.076.878	33.500.656	50	39	19.119	13	
WESTFIELD MUTUAL FARMERS INSURAN	000	97268	82.862	81.427	20.093	25.275	4.875	19		26.474	4.875	18
WHITING NATIONAL INSURANCE COMPA	000	11479	2.288.921	2.092.798	69.766	26.205	15.704	60	211			
WILSON MUTUAL INS. CO.	000	97284	1.574.084	617.808	295.882	1.082.907	519.859	48		1.301.449	724.854	56
WINCHESTER MUTUAL INSURANCE COMP	000	97292	439.080	404.973	45.194	93.367	47.220	51		108.303	118.951	110
WISCONSIN FARMERS MUTUAL INS. CO	000	15393	4.379.725	1.721.128	1.121.955	2.670.520	1.021.733	38	51	114.972	24.984	22
WISCONSIN HEALTH CARE LIABILITY	000	33405	39.250.330	7.778.332		11.149.195	6.823.187	61	27	11.149.194	6.823.187	61
WISCONSIN MUTUAL INS. CO.	000	27022	4.510.045	1.175.277	122.011	4.062.391	2.401.037	59	39	4.950.481	1.890.155	38

						NATIONWIDE OPERATIONS				WISCONSIN OPERATIONS		
NAME OF INSURER	GRP CD.	CO. CODE	ADMITTED ASSETS	CAPITOL AND SURPLUS	NET INCOME	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIOS LOSS	RATIOS EXP	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO
WISCONSIN NO-FAULT INSURANCE CO.	000	29068	3.868.242	514.273	346.827-	3.904.840	2.674.793	68	46	4.485.615	3.054.030	68
WISCONSIN PHYSICIANS SERVICE INS	000	53139	99.630.631	44.345.663	14.248.872	147.786.725	124.611.183	84	10	147.786.725	124.611.183	84
WISCONSIN STATE MUTUAL INS. CO.	000	30295	1.383.915	1.252.400	119.428	356.197	86.014	24	60	356.197	86.014	24
WISCONSIN TOWN MUTUAL REINSURANC	000	97306	2.145.870	1.204.137	407.080	2.567.092	2.222.815	87				
WISCONSIN VISION SERVICES, INC.	000	31771	61.262	2.691	21.020-	238.405	224.189	94	36	238.405	224.189	94
WOLVERINE INS. CO.	185	25542	113.440.988	51.279.063	5.527.072	55.725.899	26.489.676	48	47	12.413	14.656	118
WONEWOC FARMERS' MUTUAL INS. CO.	000	97314	217.003	215.038	48.186	80.224	23.466	29		98.246	33.478	34
WOODLAND MUTUAL TOWN INS. CO.	000	97322	79.280	64.416	5.347	16.779	1.277	8		25.546	2.186	9
YORK INSURANCE CO.	156	24325	6.395.465	3.978.917	132.405	1.884.800	887.133	47	40			
YORKVILLE AND MT PLEASANT MUTUAL	000	97330	315.195	286.777	57.667	94.514	27.988	30		131.238	27.988	21
YOSEMITE INSURANCE CO.	211	26220	42.473.883	10.390.298	1.738.968	7.242.760	2.652.229	37	63	20.080	63.231	315
ZURICH INSURANCE CO. (U.S. BRANC	212	16535	618.775.060	115.549.649	26.317.835	292.225.425	179.201.135	61	39	3.413.473	1.582.756	46
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TOTALS			139.381.858.092	33.636.183.967	6.000.965.987	66.894.841.889	40.238.399.932	60		2.165.398.050	1.382.936.546	63

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
A M LIFE INSURANCE CO	015	60003	28.948.714	6.980.199	807.289	10.854.547	6.388.855	237.616	185.985
AAA LIFE INSURANCE COMPANY	000	71854	9.037.014	3.242.287	563.790	4.736.861	1.619.703	724.857	248.630
ACACIA MUTUAL LIFE INS CO	437	60038	755.421.748	41.666.208	30.366.753	74.540.613	50.636.975	2.190.546	915.493
ACACIA NATIONAL LIFE INSURANCE CO	432	85685	24.606.072	5.294.480	318.550	6.819.114	1.152.237	1.012.206	82.891
AETNA LIFE INSURANCE CO	001	50054	15.744.430.296	553.389.684	300.639.897	2.542.173.674	2.573.737.060	49.629.634	42.740.392
AETNA LIFE INSURANCE CO OF ILLINOIS	001	78700	49.222.482	10.143.989	2.175.397	60.996.930	55.138.404	369.893	142.646
AETNA VARIABLE ANNUITY LIFE INSURANCE CO	001	86509	1.032.513.732	22.311.470	1.450.391-	162.198.581	70.476.088	6.602.451	1.793.328
AID ASSOCIATION FOR LUTHERANS	000	56014	1.823.714.191	114.220.599	82.880.006	252.485.042	74.988.624	35.090.173	8.522.387
ALEXANDER HAMILTON LIFE INSURANCE COMPAN	342	88358	482.867.376	62.024.551	43.137.013	115.137.251	68.738.419	1.502.650	505.622
ALL AMERICAN LIFE & CASUALTY CO	498	60097	416.352.438	33.921.700	12.387.422	107.278.328	47.658.925	3.809.741	1.759.179
ALLIED LIFE INSURANCE CO	003	60178	19.497.765	7.524.429	338.399	3.173.146	870.729	91.391	7.918
ALLSTATE LIFE INS CO	008	60186	911.783.538	168.622.553	45.313.120	216.319.207	87.933.386	2.768.046	848.619
AMALGAMATED LABOR LIFE INS CO	434	60194	8.953.241	2.161.944	434.496	13.455.908	11.300.349	15.011	11.151
AMALGAMATED LIFE AND HEALTH INS CO	000	60208	8.124.750	3.518.345	62.718	283.071	7.030.627	6.025	3.995
AMERICAN BANKERS LIFE ASSURANCE CO OF F	465	60275	209.617.907	16.292.240	6.248.098	119.483.294	40.613.080	7.234.239	2.451.196
AMERICAN FAMILY LIFE ASSURANCE CO OF CO	000	60380	261.514.555	41.310.487	10.772.988	293.636.276	111.052.806	7.599.219	3.750.348
AMERICAN FAMILY LIFE INS CO	473	60399	177.681.817	21.464.205	14.120.504	46.269.885	9.077.363	14.709.019	1.770.179
AMERICAN FIDELITY LIFE INS CO	000	60429	116.477.307	7.698.460	1.938.309	19.161.437	6.358.232	824.729	33.599
AMERICAN FRATERNAL UNION	000	56200	9.569.419	358.584	41.053-	1.060.113	619.168	13.769	27.252
AMERICAN GENERAL LIFE INS CO OF NEW YO	011	67571	113.683.142	9.682.679	1.373.765	43.942.899	28.092.349	163.294	15.259
AMERICAN GENERAL LIFE INSURANCE CO OF D	011	60453	633.121.260	30.043.805	14.888.495	105.835.651	39.555.696	487.661	108.441
AMERICAN HEALTH AND LIFE INS CO	041	60518	296.328.004	90.906.787	2.360.349	110.105.832	42.795.539	191.690	93.004
AMERICAN HERITAGE LIFE INS CO	000	60534	134.598.302	18.209.179	2.793.923	102.912.749	64.349.908	25.589	119
AMERICAN INCOME LIFE INSURANCE CO	000	60577	97.303.785	6.321.033	3.488.018	62.597.048	18.464.277	712.892	141.151
AMERICAN INTERNATIONAL LIFE ASSURANCE CO	012	60607	51.741.802	7.154.162	1.376.029	31.260.314	14.932.284	5.624	32.626
AMERICAN LIFE AND ACCIDENT INS CO	000	60674	8.706.866	1.895.740	296.507	1.167.962	633.513	26.095	15.722
AMERICAN LIFE AND CASUALTY INS CO	177	60682	39.063.733	7.035.846	1.501.122	16.599.727	7.377.854	115.567	41.960
AMERICAN LIFE INS CO OF NEW YORK, THE	185	60704	37.135.320	7.698.150	959.654	6.847.213	3.055.662	1.957	690
AMERICAN NATIONAL INS CO	408	60739	2.165.091.357	274.961.347	52.474.600	344.025.526	167.940.093	3.022.235	1.068.135
AMERICAN PATRIOT HEALTH INSURANCE CO	334	80853	6.152.118	2.815.186	21.848	3.728.448	2.095.257	365	4.073
AMERICAN POSTAL WORKERS ACCIDENT BENEFIT	000	56510	686.207	387.698	91.039	401.082	347.835	7.845	1.928
AMERICAN REPUBLIC INS CO	459	60836	93.607.316	21.901.870	936.504	49.861.299	26.132.460	1.186.121	559.775
AMERICAN RESERVE LIFE INSURANCE CO	270	80799	25.808.700	7.888.552	3.833.709	8.303.371	3.634.927	57.225	25.077
AMERICAN SLOVENIAN CATHOLIC UNION (K.S.K	000	56227	23.021.216	3.994.821	625.195	980.000	769.364	78.941	44.933
AMERICAN STATES LIFE INS CO	020	60879	71.101.768	14.426.705	4.338.840	25.364.560	10.975.054	487.148	189.553
AMERICAN UNITED LIFE INS CO	000	60895	1.094.954.558	55.682.681	37.017.259	135.342.904	47.463.554	1.817.014	1.156.364
AMERICAN VARIABLE ANNUITY LIFE ASSURANCE	088	84824	72.559.013	4.025.841	776.983-	7.205.115	3.695.440	11.974	10.285
AMOCO LIFE INSURANCE COMPANY	436	85456	5.038.704	4.470.466	354.092	755.668	250.628		
ANCHOR NATIONAL LIFE INSURANCE CO	260	60941	1.031.008.158	26.738.977	7.915.258	17.411.451	31.632.908	460.253	1.266.911
ASSOCIATED LIFE INSURANCE CO	494	61042	3.236.424	1.457.590	127.110-	3.530.782	2.384.106	9.987	4.899

SECTION V
DIRECTORY
OF
LICENSED
INSURERS

DIRECTORY OF LICENSED INSURANCE COMPANIES

This directory includes all companies, fraternal benefit societies, associations, and town mutuals licensed or otherwise authorized to transact the business of insurance in this state on June 1, 1977. Also shown are those companies that were not licensed on June 1, 1977, but held licenses sometime during the period, January 1, 1976 to June 1, 1977.

Codes used to designate the domicile and kind of company are as follows:

AM - Mutual Company of a Foreign Country
AS - Stock Company of a Foreign Country
AX - Fraternal Benefit Society of A Foreign Country
OC - Motor Club of Another State
OG - Wisconsin Gift Annuity of Another State
OM - Mutual Company of Another State
ON - Accident and Health Association of Another State
OR - Reciprocal Exchange of Another State
OS - Stock Company of Another State
OW - Wisconsin Warranty Plan of Another State
OX - Fraternal Benefit Society of Another State
WC - Motor Club of Wisconsin
WG - Wisconsin Gift Annuity
WM - Mutual Company of Wisconsin
WN - Wisconsin Non-Profit Cooperative Sickness Care Plans, Wisconsin Non-Profit Voluntary School Accident Benefit Plans, and Wisconsin Non-Profit Service Plans, including prepaid hospital (Blue Cross), prepaid surgical-medical (Blue Shield, prepaid vision, prepaid prescription, and prepaid dental plans.
WS - Stock Company of Wisconsin
WT - Town Mutual of Wisconsin
WW - Wisconsin Warranty Plan
WX - Fraternal Benefit Society of Wisconsin

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
A M LIFE INSURANCE CO	OS	WAKEFIELD MA 01880	1964	1966
AAA LIFE INSURANCE COMPANY	OS	1750 PENNSYLVANIA AVE N W ROOM 1116 WASHINGTON DC 20006 MAIL 8111 GATEHOUSE ROAD ROOM 410 FALLS CHURCH VA 22042	1969	1971
ACACIA MUTUAL LIFE INS CO	OM	51 LOUISIANA AVE N W WASHINGTON DC 20001	1869	1922
ACACIA NATIONAL LIFE INSURANCE CO	OS	ARLINGTON BUILDING SUITE 400 2009 - 14TH STREET NORTH ARLINGTON VA 22201 MAIL 51 LOUISIANA AVE N W WASHINGTON DC 20001	1974	1975
AETNA CASUALTY & SURETY CO OF AMERICA	OS	151 FARMINGTON AVE HARTFORD CT 06115	1974	1975
AETNA CASUALTY & SURETY CO OF ILLINOIS	OS	230 W MONROE ST CHICAGO IL 60606	1971	1974
AETNA CASUALTY AND SURETY CO THE	OS	151 FARMINGTON AVE HARTFORD CT 06115	1964	1964
AETNA FIRE UNDERWRITERS INS CO	OS	55 ELM STREET HARTFORD CT 06115	1941	1967
AETNA INSURANCE CO	OS	55 ELM ST HARTFORD CT 06115	1819	1851
AETNA LIFE INSURANCE CO	OS	151 FARMINGTON AVE HARTFORD CT 06115	1853	1858
AETNA LIFE INSURANCE CO OF ILLINOIS	OS	230 W MONROE ST CHICAGO IL 60606	1971	1972
AETNA VARIABLE ANNUITY LIFE INSURANCE COMPANY	OS	151 FARMINGTON AVE HARTFORD CT 06115	1976	1976
AFFILIATED F M INSURANCE CO	OS	ALLENDALE PARK JOHNSTON RI 02919 MAIL P O BOX 7500 JOHNSTON RI 02919	1949	1950
AGRICULTURAL INSURANCE CO	OS	FIRST FINANCIAL CENTER SUITE 401 100 SOUTH PHILLIPS AVENUE SIOUX FALLS S D 57101 MAIL 580 WALNUT STREET CINCINATTI OH 45202	1905	1954
AID ASSOCIATION FOR LUTHERANS	WX	4321 NORTH BALLARD ROAD APPLETON WI 54919	1902	1902
AID INSURANCE COMPANY (MUTUAL)	OM	701 FIFTH AVE DES MOINES IA 50304 MAIL P O BOX 974 DES MOINES IA 50304	1929	1951
AIU INSURANCE COMPANY	OS	70 PINE STREET NEW YORK NY 10005	1851	1915
ALBANY INSURANCE CO	OS	59 JOHN ST NEW YORK NY 10038	1811	1922
ALBION MUTUAL FIRE INS CO	WT	605 DOTY ST EDGERTON WI 53534 MAIL P O BOX 88 EDGERTON WI 53534 ATTN DONALD POPE SEC	1879	1879
ALDEN & BLACK BROOK MUTUAL INS CO	WT	109 MAPLE ST AMERY WI 54001 ATTN ELMER CHRISTOPHERSON SEC	1887	1887
ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA	OS	33045 HAMILTON BOULEVARD FARMINGTON HILLS MI 48018 MAIL P O BOX 1776 FARMINGTON HILLS MI 48018	1977	1978
ALL AMERICA INSURANCE COMPANY	US	800 S WASHINGTON ST VAN WERT OH 45891	1961	1974
ALL AMERICAN LIFE & CASUALTY CO	OS	O HARE PLAZA 8501 W HIGGINS RD CHICAGO IL 60631	1950	1957
ALL-STAR INSURANCE CORPORATION	WS	P O BOX 18604 MILWAUKEE WI 53218 PLACED IN LIQUIDATION MARCH 1 1977	1960	1960
ALLEGHENY MUTUAL CASUALTY CO	OM	485 CHESTNUT ST MEADVILLE PA 16335	1936	1956
ALLENDALE MUTUAL INSURANCE COMPANY	OM	ALLENDALE PARK JOHNSTON RI 02919 MAIL P O BOX 7500 JOHNSTON RI 02919	1968	1968
ALLIANCE ASSURANCE CO LTD (U S BRANCH)	AS	LONDON ENGLAND MAIL 51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 ATTN MRS E DIAMOND	1824	1944
ALLIANZ INSURANCE COMPANY	OS	P O BOX 54897 TERMINAL ANNEX LOS ANGELES CA 90054	1977	1977
ALLIED FIDELITY INSURANCE CO	OS	P O BOX 20112 6919 E TENTH ST INDIANAPOLIS IN 46220	1969	1974
ALLIED LIFE INSURANCE CO	OS	701 FIFTH AVE DES MOINES IA 50309 MAIL P O BOX 974 DES MOINES IA 50304	1965	1974
ALLSTATE ENTERPRISES INC	OC	100 WEST 10TH ST WILMINGTON DE 19899 MAIL ALLSTATE PLAZA NORTHBROOK IL 60062	1960	1961
ALLSTATE INDEMNITY CO	OS	ALLSTATE PLAZA NORTHBROOK IL 60062	1960	1964
ALLSTATE INSURANCE CO	OS	ALLSTATE PLAZA NORTHBROOK IL 60062	1931	1936
ALLSTATE LIFE INS CO	OS	ALLSTATE PLAZA NORTHBROOK IL 60062	1957	1958
AMALGAMATED LABOR LIFE INS CO	OS	4646 ROANOKE PARKWAY KANSAS CITY MO 64112 MAIL 2800 NORTH SHERIDAN RD CHICAGO IL 60657	1953	1959
AMALGAMATED LIFE AND HEALTH INS CO	OS	333 S ASHLAND BLVD CHICAGO IL 60607	1939	1963
AMCO INSURANCE CO	OS	701 FIFTH AVE DES MOINES IA 50309 MAIL P O BOX 974 DES MOINES IA 50304	1958	1974
AMERICAN AGRICULTURAL INSURANCE CO	OS	130 E WASHINGTON ST INDIANAPOLIS IN 42609 MAIL 225 W TOUHY AVE PARK RIDGE IL 60068	1948	1972
AMERICAN AND FOREIGN INS CO	OS	150 WILLIAM ST NEW YORK NY 10038	1896	1929
AMERICAN AUTOMOBILE ASSOCIATION THE INCORPORATED	OC	1712 G ST NORTHWEST WASHINGTON DC 20006 MAIL 433 W WASHINGTON AVE P O BOX 33 MADISON WI 53701	1902	1969
AMERICAN AUTOMOBILE INS CO	OS	14 S FOURTH ST ST LOUIS MO 63102 MAIL LOCK BOX 3395 SAN FRANCISCO CA 94119	1911	1916
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	OS	600 BRICKELL AVE MIAMI FL 33131	1947	1961
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	OS	600 BRICKELL AVE MIAMI FL 33131 MAIL P O BOX 4980 MIAMI FL 33101	1952	1959
AMERICAN BAPTIST FOREIGN MISSION SOCIETY	OG	VALLEY FORGE PA 19481	1821	1978
AMERICAN BENEFIT ASSOCIATION	OM	512 NICOLET MALL - SUITE 418 MINNEAPOLIS MN 55402 PLACED IN LIQUIDATION AUG 1 1978	1927	1964
AMERICAN BIBLE SOCIETY	OG	1865 BROADWAY NEW YORK NY 10023	1841	1978
AMERICAN CASUALTY CO OF READING PENNSYLVANIA	OS	412 WASHINGTON ST READING PA 19603 MAIL 310 S MICHIGAN AVE CHICAGO IL 60604	1902	1944
AMERICAN CONTINENTAL INSURANCE COMPANY	OS	PENNTOWER - 3100 BROADWAY KANSAS CITY MO 64111	1960	1973

NAME OF INSURER	GRP CODE	CO CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
#T•99									
ASSOCIATION LIFE INSURANCE CO INC	258	61085	25,039,250	8,494,858	3,580,117	31,347,790	21,412,010	4,691,505	2,715,231
AUTO-OWNERS LIFE INSURANCE CO	280	61190	51,927,396	12,041,653	1,286,424	9,906,790	1,458,704	260,938	21,657
BANKERS LIFE AND CASUALTY CO	115	61263	1,174,171,841	255,512,044	49,018,800	509,470,031	294,379,490	16,010,981	7,204,711
BANKERS LIFE CO	332	61271	5,771,025,355	194,427,085	191,512,791	901,011,592	544,829,248	40,443,766	20,273,714
BANKERS MUTUAL LIFE INS CO	000	61336	45,594,558	5,678,462	8,716,398	5,024,326	3,282,919	152,613	118,284
BANKERS NATIONAL LIFE INS CO	326	61344	276,805,894	19,476,623	5,128,260	53,329,342	20,653,349	554,437	91,867
BANKERS SECURITY LIFE INSURANCE SOCIETY	072	61360	129,788,019	15,514,206	3,371,779	50,901,592	14,514,232	206,867	131,564
BAPTIST LIFE ASSOCIATION	000	57223	12,813,965	1,063,251	130,727	1,466,349	669,410	14,850	3,876
BENEFICIAL NATIONAL LIFE INSURANCE CO	337	61409	72,171,432	9,297,774	1,650,669	30,731,029	11,151,856	401,715	199,622
BENEFICIAL STANDARD LIFE INS CO	337	61417	206,837,902	40,913,226	21,187,104	55,399,764	26,296,507	671,124	534,280
BENEFIT TRUST LIFE INSURANCE CO (A MUTU	000	61425	144,240,651	16,111,035	2,602,531	87,398,267	68,346,045	2,989,476	2,496,878
BERKSHIRE LIFE INSURANCE CO	000	61433	400,632,476	26,586,270	14,361,178	51,393,437	47,568,127	44,780	51,411
BUSINESS MEN'S ASSURANCE CO OF AMERICA	000	61492	634,167,747	69,730,138	20,815,434	166,569,007	100,058,130	2,848,577	1,817,415
CALIFORNIA - WESTERN STATES LIFE INSURAN	011	85901	773,281,658	76,567,171	22,517,578	101,606,555	75,263,349	18,380	17,237
CAPITOL BANKERS LIFE INSURANCE COMPANY	449	62421	3,471,052	2,498,979	146,434	1,308,192	89,991		
CAPITOL LIFE INS CO THE	156	61581	1,013,580,099	82,575,619	17,546,329	246,805,860	56,405,706	2,999,903	872,470
CATHOLIC AID ASSOCIATION, THE	000	57053	31,842,030	5,365,766	972,399	1,717,853	597,501	3,434	543
CATHOLIC KNIGHTS INSURANCE SOCIETY	000	56030	102,179,573	15,355,583	4,945,222	12,449,345	4,343,746	9,801,887	2,349,168
CATHOLIC ORDER OF FORESTERS	000	57487	141,302,804	25,659,748	5,837,224	8,609,574	4,211,315	1,825,248	612,959
CATHOLIC WORKMAN (KATOLICKY DELNIK)	000	57061	9,680,368	2,930,028	259,598	298,262	231,827	229	
CENTENNIAL LIFE INSURANCE COMPANY, THE	327	61654	49,364,774	8,897,837	1,127,078	23,884,748	12,393,449	673	
CENTRAL LIFE ASSURANCE CO	000	61689	536,683,021	41,427,782	29,231,384	60,561,868	25,448,686	9,605,096	103,249
CENTRAL NATIONAL LIFE INS CO OF OMAHA,	342	61700	232,347,084	85,448,036	23,681,357	98,830,769	48,660,004	1,012,198	962,882
CENTRAL NATIONAL LIFE INSURANCE CO	000	61697	60,750,102	4,937,987	2,159,070	18,082,489	7,977,790	4,455,729	2,152,038
CENTRAL STATES HEALTH & LIFE CO OF OMAH	690	61751	38,776,775	7,585,671	1,359,204	28,467,560	12,421,116	189,833	109,165
CHARTER NATIONAL LIFE INS CO	279	61808	107,856,385	10,058,540	5,323,614	47,155,682	26,765,678	575,016	360,122
CHESAPEAKE LIFE INSURANCE CO., THE	000	61832	52,476,173	3,630,259	1,326,194	14,042,065	5,569,753	17,696	3,226
CHRYSLER LIFE INSURANCE CO	240	79677	46,055,027	6,931,034	2,191,787	26,375,333	9,266,861	545,911	21,275
COLLEGE LIFE INS. CO. OF AMERICA, THE	346	61999	197,382,864	21,139,502	12,581,504	23,158,703	7,063,657	676,963	155,105
COLONIAL LIFE & ACCIDENT INS CO	000	62049	108,880,962	35,561,541	9,961,199	73,105,948	2,605,516	165,118	43,844
COLONIAL LIFE INS. CO OF AMERICA, THE	038	62057	296,088,538	24,634,289	3,915,057	72,658,202	40,423,707	17,304	3,122
COLONIAL PENN LIFE INSURANCE CO	239	62065	362,483,930	123,910,360	62,842,796	293,118,177	170,246,523	1,152,521	472,063
COMBINED INSURANCE CO OF AMERICA	317	62146	813,718,740	256,466,641	63,653,935	485,678,066	175,299,002	865,918	443,138
COMBINED INSURANCE CO OF WISCONSIN	317	79286	43,185,373	20,925,871	4,034,673	18,707,537	7,039,239	16,894,009	5,141,759
COMMERCIAL TRAVELERS MUTUAL INS CO	560	81426	20,251,824	7,308,657	55,131-	7,301,020	4,752,564	21,091	8,645
COMMERCIAL UNION LIFE INSURANCE CO OF A	044	62898	72,306,319	10,726,186	1,937,836	14,392,886	5,599,804	264,823	85,503
CONCORDIA MUTUAL LIFE ASSOCIATION	000	57738	23,772,111	1,571,581	368,111	1,600,981	850,606	137,918	18,522
CONFEDERATION LIFE INSURANCE CO	000	80667	285,841,919	6,174,819	10,784,837	101,608,983	56,337,809	1,025,823	612,754
CONNECTICUT GENERAL LIFE INS. CO	046	62308	10,978,951,028	524,378,426	214,221,384	2,035,826,195	4,979,455,377	25,959,961	19,959,677

				FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
NAME OF INSURER	GRP CODE	CO CODE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
CONNECTICUT MUTUAL LIFE INS CO . THE #T+99	000	62316	4,570,987,272	240,814,391	209,345,155	542,062,217	264,772,518	11,023,826	2,820,849
CONSOLIDATED NATIONAL LIFE INS CO	101	71382	6,949,869	3,481,525	323,900	2,590,106	1,198,243	3,633	
CONSTITUTION LIFE INS CO	115	62359	74,338,560	19,280,853	1,492,586	14,829,258	9,633,928	334,802	123,831
CONSUMERS UNITED INSURANCE COMPANY	000	62278	21,728,096	3,341,347	516,348	14,806,252	15,143,323	145,372	68,696
CONTINENTAL AMERICAN LIFE INS CO	000	62405	275,329,757	26,256,498	12,454,469	42,578,972	22,200,765	593,454	89,326
CONTINENTAL ASSURANCE CO	218	62413	2,795,903,363	166,567,363	94,446,659	833,416,039	656,809,715	16,945,870	14,999,848
CONTINENTAL WESTERN LIFE INS CO	615	62510	48,001,305	5,608,568	545,552	4,066,432	1,195,511	1,826,224	728,890
COUNTRY LIFE INSURANCE CO	050	62553	883,114,662	78,067,352	44,851,972	114,441,012	53,748,318	642,117	297,404
COUNTRYWIDE LIFE INSURANCE COMPANY	185	80829	6,221,937	1,739,016	460,521-	2,224,236	412,124	126,547	22,262
COVENANT LIFE INSURANCE CO	051	64319	16,213,603	3,658,217	652,878	8,609,509	3,921,378	22,959	104
CREDIT LIFE INS CO . THE	602	62596	178,716,712	9,116,520	3,209,696	75,385,216	30,733,674	9,514,347	1,132,690
CROATIAN CATHOLIC UNION OF U S A	000	57983	4,789,420	961,154	40,862	284,545	206,568	9,348	6,331
CROATIAN FRATERNAL UNION OF AMERICA	000	56634	51,107,662	7,444,762	885,126	3,610,002	2,928,116	59,240	42,984
CROWN LIFE INSURANCE CO	000	80675	721,447,479	17,149,544	5,409,541	297,056,057	194,585,369	4,586,994	3,168,847
CRUM & FORSTER LIFE INSURANCE COMPANY	052	60348	27,755,930	7,708,365	135,145	8,299,431	2,391,086	131,822	63,036
CUDIS INSURANCE SOCIETY INC	306	86126	79,305,057	14,606,078	4,989,764	55,452,421	11,125,906	1,101,523	368,561
CUNA MUTUAL INS SOCIETY	306	62626	330,934,749	59,419,173	28,927,926	228,624,901	152,946,038	7,751,822	5,332,770
CZECHOSLOVAK SOCIETY OF AMERICA	000	56138	35,357,803	5,093,736	676,020	2,042,761	1,608,830	3,350	1,926
DANISH BROTHERHOOD IN AMERICA	000	57312	5,244,756	1,357,855	20,471	358,458	184,367	22,735	13,209
DEGREE OF HONOR PROTECTIVE ASSOCIATION	000	57088	48,637,249	8,714,339	927,498	1,574,432	1,945,858	35,429	47,677
DIAMOND STATE LIFE INSURANCE CO	340	62677	59,343,454	10,561,399	4,228,727	27,258,350	7,674,686	568,939	180,199
DURHAM LIFE INSURANCE CO	297	62707	364,504,349	90,072,590	17,173,500	76,656,945	37,263,204	2,611,397	1,611,731
EAGLES' NATIONAL LIFE INS CO .	000	86371	3,178,956	1,683,719	288,960	2,185,480	764,224		
EARLY AMERICAN LIFE. A MUTUAL INSURANCE	000	62731	18,220,773	1,217,135	205,302	3,229,567	1,014,351	909,494	59,616
EMPIRE GENERAL LIFE INSURANCE COMPANY	458	86290	77,980,065	6,199,846	2,134,222	20,500,418	8,302,785	14,007	
EMPLOYEES MUTUAL BENEFIT ASSOCIATION OF	000	62863	5,635,953	1,713,054	589,882	3,054,714	1,811,536	211,794	141,600
EMPLOYEES' MUTUAL BENEFIT ASSOCIATION	000	56049	5,090,993	1,573,962	205,168	778,464	862,853	754,046	721,924
EMPLOYERS LIFE INS CO OF WAUSAU	063	62901	105,210,603	10,835,126	3,343,966	27,073,561	20,629,021	12,729,698	11,308,868
EMPLOYERS MODERN LIFE CO	062	62928	25,983,393	4,336,704	560,472	8,714,558	2,588,945	190,119	117,168
EQUITABLE AMERICAN LIFE INSURANCE COMPAN	452	86282	9,987,889	5,042,663	485,420-	4,422,897	330,772	232,313	18,257
EQUITABLE LIFE ASSUR. SOCIETY OF THE U S	511	62944	27,671,540,707	854,774,763	608,864,915	3,277,812,504	2,872,110,193	59,413,669	44,121,436
EQUITABLE LIFE INS CO OF IOWA	452	62979	1,225,916,723	72,042,532	25,225,701	102,193,015	79,802,266	3,339,544	1,458,093
EQUITABLE RESERVE ASSOCIATION	000	56057	43,181,391	9,744,423	1,452,807	2,956,003	1,802,394	1,701,074	680,964
EQUITABLE VARIABLE LIFE INSURANCE CO	511	81361	40,333,137	14,738,728	5,478,260-	20,773,966	212,920	570,463	2,170
EXECUTIVE LIFE INSURANCE CO	573	63010	130,169,243	6,657,068	1,589,064	25,261,598	9,486,286	172,293	6,000
FAMILY INSURANCE CORPORATION	000	63045	9,622,194	3,307,760	611,602	1,678,700	342,612	2,706,655	568,613
FAMILY LIFE INSURANCE CO	000	63053	59,613,017	14,271,959	1,854,851	44,424,449	13,853,377	568,966	229,647
FARM AND HOME LIFE INS CO	000	63134	67,686,059	3,077,253	1,236,076	5,333,610	8,441,931	112,051	90,049
FARMERS AND TRADERS LIFE INS CO	000	63193	116,153,450	8,380,413	3,629,931	12,109,819	6,239,861	38,878	4,654

NAME OF INSURER	GRP CODE	CO CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
FARMERS NEW WORLD LIFE INS CO	069	63177	474.795.496	152.014.807	16.470.826	85.226.892	32.704.207	1.466.290	809.404
FARMLAND LIFE INSURANCE CO	383	63150	35.930.194	7.442.185	2.243.608	18.573.904	9.153.276	5.187	1.826
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FEDERAL HOME LIFE INSURANCE COMPANY	095	67695	223.129.561	23.080.965	6.699.236	71.549.508	45.577.994	1.246.423	541.007
FEDERAL KEMPER LIFE ASSURANCE CO	108	63207	147.368.653	11.851.172	7.412.754	50.435.474	10.817.814	595.244	142.022
FEDERAL LIFE INS CO (MUTUAL)	599	63223	157.089.459	8.428.393	2.302.653	14.243.048	13.380.635	2.584.101	1.079.827
FEDERATED LIFE INSURANCE CO	007	63258	92.838.948	25.520.512	7.535.734	60.319.599	43.464.227	191.461	151.603
FEDERATION LIFE INSURANCE OF AMERICA	000	56065	3.157.485	454.031	90.727	252.667	123.640	202.151	64.913
FIDELITY AND GUARANTY LIFE INS CO	196	63274	178.091.508	32.483.950	7.788.004	42.472.685	16.371.333	484.190	257.911
FIDELITY BANKERS LIFE INSURANCE CO	440	63266	130.060.908	15.153.183	4.468.890	35.538.642	12.112.006	236.145	59.911
FIDELITY INTERSTATE LIFE INSURANCE CO	337	63282	5.707.608	2.732.748	273.637-	2.291.963	1.322.343	61.552	8.825
FIDELITY LIFE ASSOCIATION	108	63290	146.615.967	15.711.391	8.936.856	21.634.609	9.269.519	623.699	461.027
FIDELITY MUTUAL LIFE INSURANCE CO . THE	000	63304	792.058.461	27.423.056	24.623.464	93.598.457	55.017.738	561.984	248.246
FIDELITY SECURITY LIFE INSURANCE CO	000	71870	12.833.942	5.669.597	396.358	8.377.678	5.973.568	10.699	7.869
FIDELITY UNION LIFE INS. CO	000	63320	462.773.167	46.269.120	19.264.593	90.974.767	29.361.678	1.597.852	360.641
FINANCIAL ASSURANCE. INCORPORATED	000	63339	10.044.555	2.223.014	1.011.624-	5.272.541	1.383.131	17.003	
FIREMAN'S FUND AMERICAN LIFE INS CO	076	67962	421.440.545	86.938.289	1.805.429	122.658.719	81.914.399	587.385	323.321
FIRST CATHOLIC SLOVAK LADIES ASSN OF TH	000	56332	63.225.821	19.069.112	2.041.517	1.654.110	1.362.061	31.279	20.500
FIRST CATHOLIC SLOVAK UNION. U S A	000	56340	42.033.717	5.200.757	932.923	1.980.131	1.489.764	13.079	12.500
FIRST COLONY LIFE INSURANCE CO	432	63401	139.613.695	27.690.670	1.031.572	46.306.885	15.800.719	367.480	20.943
FIRST FEDERATED LIFE INS. CO	515	63444	26.480.945	5.090.739	1.272.487	10.490.750	3.879.252	2.304	5.750
FIRST UNITED LIFE INSURANCE CO	000	63541	30.358.129	2.362.139	232.763	5.343.104	1.991.788	525.425	87.242
FIRST VARIABLE LIFE INSURANCE COMPANY	440	77984	34.462.041	2.198.119	235.920	10.797.763	1.083.905	621.400	2.558
FLORISTS' LIFE INSURANCE CO	349	71455	4.951.083	3.026.777	296.896	242.849	108.799	11.110	3.043
FORD LIFE INSURANCE CO	018	63576	143.954.800	9.822.311	1.425.742-	97.105.281	34.528.312	1.649.322	301.532
FOREMOST LIFE INSURANCE CO	238	71439	53.074.401	18.987.508	2.545.030	25.441.831	9.481.693	169.463	93.893
FRANKLIN LIFE INS. CO.. THE	746	63622	2.164.038.984	326.500.000	113.523.946	272.811.482	126.711.470	5.098.204	2.638.519
GAMBLE ALDEN LIFE INSURANCE CO	285	65080	85.349.009	17.294.152	4.716.236	23.577.134	17.259.172		
GARDEN STATE LIFE INSURANCE CO	134	63657	35.077.458	9.738.963	1.121.217	3.896.049	555.770	89	
GENERAL AMERICAN LIFE INS. CO	000	63665	1.336.110.079	72.400.717	65.981.399	424.645.373	131.035.562	2.977.612	1.273.811
GENERAL FIDELITY LIFE INS. CO	000	63673	40.742.070	21.285.588	3.025.738	22.774.979	9.036.828		
GENERAL LIFE INS. CORP. OF WISCONSIN	215	63703	41.934.373	3.333.342	443.366-	8.396.677	3.524.452	5.231.954	2.284.874
GENERAL UNITED LIFE INSURANCE CO	498	63681	162.908.772	22.733.205	5.816.890	18.961.308	7.430.886	1.175.370	260.506
GEORGETOWN LIFE INSURANCE CO	000	63789	10.929.771	2.251.378	345.027	2.767.579	732.342	370.625	5.660
GEORGIA INTERNATIONAL LIFE INS. CO	034	63797	178.548.131	29.768.032	7.112.021	58.766.672	33.879.250	57.798	8.382
GERBER LIFE INSURANCE CO	000	70939	12.290.785	6.614.780	1.726.114	3.632.727	1.617.709	32.261	15.724
GLOBE LIFE AND ACCIDENT INS. CO	421	63886	148.241.118	39.033.858	10.196.565	76.932.081	27.577.303	639.175	211.647
GLOBE LIFE INS. CO	318	63894	217.213.813	13.643.756	1.201.779	49.415.750	19.117.138	293.084	226.865
GOVERNMENT EMPLOYEES LIFE INS. CO	081	63940	173.497.013	35.489.185	7.823.862	25.794.194	11.582.677	73.085	49.756
GREAT AMERICAN LIFE INSURANCE CO	084	64009	149.394.867	9.588.067	1.444.697	69.894.001	8.362.103	651.294	96.220

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GREAT AMERICAN RESERVE INS CO	268	64017	144.683.988	16.105.072	1.572.207	43.666.174	22.911.178	6.811	3.924
GREAT COMMONWEALTH LIFE INS CO	000	64041	125.529.191	8.482.450	5.035.507	26.511.407	12.918.852	11.666	9.456
GREAT EQUITY LIFE INSURANCE CO	318	71528	53.892.240	7.160.235	2.446.878	13.203.525	4.647.319	3.953.958	849.681
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GREAT LAKES INSURANCE CO	455	64084	7.462.722	1.620.228	723.544	1.856.174	641.852	22.896	12.150
GREAT-WEST LIFE ASSURANCE CO , THE	000	80705	1.372.125.245	20.415.092	7.447.992	509.092.687	272.893.612	6.025.005	4.355.712
GREATER BENEFICIAL UNION OF PITTSBURGH	000	56685	31.196.551	6.653.093	618.466	1.930.058	1.118.264	45.906	41.355
GUARANTEE RESERVE LIFE INSURANCE CO	000	64203	29.513.011	3.102.696	286.542	10.723.991	5.340.982	137.842	49.746
GUARANTEE TRUST LIFE INS CO	687	64211	75.631.520	7.705.811	976.457	56.080.738	26.616.346	2.254.434	964.299
GUARDIAN INSURANCE & ANNUITY COMPANY, IN	429	78778	78.308.837	6.240.056	607.906	23.334.831	4.214.095	161.363	76.139
GUARDIAN LIFE INS CO OF AMERICA, THE	429	64246	1.663.468.264	108.365.255	99.218.575	368.634.785	211.712.645	1.654.984	962.495
GUARDSMAN LIFE INSURANCE CO	272	64254	55.285.048	11.041.258	359.167	27.302.067	19.128.467	972.358	64.016
GULF ATLANTIC LIFE INSURANCE CO	140	64262	35.697.761	4.794.092	536.093-	8.364.790	3.748.123	16.523	1.433
HARTFORD LIFE AND ACCIDENT INS CO	091	70815	290.300.991	48.146.510	13.620.970-	275.021.282	178.094.278	857.699	513.745
HARTFORD VARIABLE ANNUITY LIFE INSURANCE	091	86630	192.021.345	5.431.424	2.013.482-	2.523.498	17.612.314	60.275	350.599
HAWKEYE NATIONAL LIFE INSURANCE CO	000	64351	9.481.233	2.556.397	85.770	2.190.502	441.184	4.766	522
HEALTH SERVICE, INCORPORATED	000	80985	37.830.791	17.094.093	7.925.356	26.609.082	17.657.727	49.832	54.310
HERITAGE LIFE INSURANCE CO	688	64394	17.663.210	6.822.339	1.428.854	13.686.080	3.916.473		
HOLIDAY LIFE INSURANCE COMPANY	410	61506	9.873.405	4.738.820	537.219	3.524.989	1.305.645		
HOME LIFE INSURANCE CO	000	64440	1.648.440.806	119.094.147	85.347.836	284.686.398	123.187.982	1.196.058	484.372
HOMECO LIFE INSURANCE CO , INC	096	64491	4.513.177	2.283.251	261.481	816.651	174.239	917.190	127.174
HORACE MANN LIFE INS CO	102	64513	427.232.788	27.245.172	12.496.073	114.182.321	53.378.926	1.074.105	292.647
IDS LIFE INSURANCE CO	413	65005	985.638.864	39.043.223	11.214.623	251.193.563	46.360.572	9.020.166	2.758.788
ILLINOIS LIFE ASSURANCE CO	131	64572	4.797.338	1.326.607	950.932	783.145	124.280	61.218	2.622
ILLINOIS MUTUAL LIFE AND CASUALTY CO	000	64580	77.813.986	13.882.484	5.824.970	36.316.176	20.633.466	3.410.147	1.699.410
INA LIFE INSURANCE CO	102	67415	423.813.993	44.763.956	9.647.774	114.806.662	28.124.578	282.526	48.055
INDEPENDENCE LIFE AND ACCIDENT INS CO	353	64602	34.510.020	11.425.902	943.614	11.013.938	4.032.847	221.019	99.883
INDEPENDENT LIBERTY LIFE INS CO	000	64629	36.989.015	2.694.432	99.024-	26.941.686	21.385.416	228.601	125.393
INDEPENDENT ORDER OF FORESTERS, THE	000	58068	777.103.366	64.297.824	38.985.807	140.964.150	38.270.264	1.910.815	168.141
INDEPENDENT ORDER OF ST LUKE	000	57878	700.237	201.342	22.859-	68.744	33.100	1.460	1.800
INDEPENDENT ORDER OF VIKINGS	000	57509	2.684.865	815.392	66.256-	111.937	68.334	1.474	800
INDIANAPOLIS LIFE INS CO	000	64645	494.579.552	42.759.268	26.027.340	79.345.811	39.564.480	3.537.953	140.308
INDUSTRIAL LIFE INSURANCE CO	160	64688	26.070.561	3.485.932	1.536.282	9.136.456	25.368.468	2.550	7.368
INLAND LIFE INSURANCE CO	360	64696	16.238.546	2.348.392	99.463	3.625.577	2.414.529	68.226	41.250
INTEGRITY LIFE INSURANCE, INC	029	82597	2.750.567	945.292	26.559-	989.450	22.983	880.546	
INTER-OCEAN INSURANCE CO	244	64793	94.966.204	10.533.276	1.754.152	61.468.065	24.561.673	858.793	218.100
INTER-STATE ASSURANCE CO , A	000	64807	30.368.751	2.893.486	497.797	10.644.009	3.936.523	1.593.263	463.924
INTERNATIONAL GENERAL INSURANCE CORP	469	71013	9.295.921	1.634.930	599.207	1.415.881	979.700	4.396.320	576.076
INTERNATIONAL LIFE INSURANCE CO	115	64769	11.400.790	2.178.727	107.417	1.414.393	977.312	1.539	142
INVESTORS GUARANTY LIFE INSURANCE CO	069	64890	26.890.035	4.921.202	752.087	10.333.961	2.755.324	99.998	

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INVESTORS LIFE INSURANCE COMPANY	000	63487	659 262 497	15 321 965	2 116 810	34 885 307	45 737 716	537 912	13 287
INVESTORS LIFE INSURANCE COMPANY OF NEBR	431	86975	28 347 130	3 271 866	254 393	8 891 013	2 251 092	98 826	5 395
IOWA STATE TRAVELERS MUTUAL ASSURANCE CO	000	70890	6 407,858	3 244 702	130 743-	2 714 839	1 189 632	59 434	22 341
ITT LIFE INSURANCE CORP	355	71153	169 736 343	32 720 006	16 854 006	85 006 620	42 522 512	22 661 291	9 046 082
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J C PENNEY LIFE INSURANCE CO	268	65021	75 861 920	60 116 888	1 954 457	15 118 695	4 275 916	497 463	75 086
JEFFERSON NATIONAL LIFE INSURANCE CO	000	65064	179 550 917	12 621 480	6 111 589	53 390 874	24 499 435	230 896	8 543
JOHN HANCOCK MUTUAL LIFE INS CO	356	65099	16 227 729 481	629 417 838	533 150 164	2 076 560 001	1 710 239 818	39 660 831	30 504 094
KANSAS CITY LIFE INS. CO	588	65129	789 518 824	76 211 509	24 913 599	75 218 186	53 803 840	644 708	486 647
KENTUCKY CENTRAL LIFE INSURANCE CO	357	65188	319 335 969	40 395 611	10 030 107	73 271 706	28 261 072	13 404	3 377
KEYSTONE PROVIDENT LIFE INSURANCE CO	000	65234	20 435 880	7 015 390	506 932	5 069 484	1 444 925	117 597	1 596
KNIGHTS OF COLUMBUS	000	58033	780 805 005	117 235 893	33 055 583	83 822 130	28 929 228	2 424 299	565 479
LABOR ZIONIST ALLIANCE	000	57266	6 186 526	384 986	447 182	5 182 835-	275 333	3 033	1 910
LAFAYETTE LIFE INS CO . THE	000	65242	174 653 811	19 419 853	8 695 505	34 268 019	13 349 955	919 148	320 149
LIBERTY LIFE ASSURANCE CO OF BUSTON	111	65315	80 949 863	15 599 919	6 134 275	27 731 308	11 763 569	2 864 411	2 216 863
LIBERTY LIFE INSURANCE CO	737	65323	466 546 359	52 625 209	18 489 262	105 078 604	481 193 642	7 767	2 127
LIFE INSURANCE CO OF CALIFORNIA	433	65447	177 193 909	14 273 722	946 223-	12 987 057	10 662 513	124 873	168 770
LIFE INSURANCE CO OF NORTH AMERICA	102	65498	514 900 535	136 620 258	19 200 666	260 659 095	174 336 525	6 634 156	2 238 537
LIFE INVESTORS INS CO OF AMERICA	468	64130	276 590 247	23 559 495	7 791 424	101 082 156	45 367 649	3 225 369	1 589 844
LIFE OF MID-AMERICA INSURANCE CO	722	65552	16 110 376	3 782 704	391 782	4 462 408	1 513 353	741 081	217 628
LINCOLN LIBERTY LIFE INSURANCE CO	651	65625	141 055 728	9 557 692	1 691 586	24 721 788	10 931 749	50 157	7 295
LINCOLN MUTUAL LIFE AND CASUALTY INS CO	000	65641	13 050 140	1 288 954	426 192	1 619 360	691 459	14 483	6 655
LINCOLN NATIONAL LIFE INS CO . THE	020	65676	4 279 174 292	287 215 340	150 200 150	912 646 762	759 530 102	10 225 677	7 826 326
LITHUANIAN CATHOLIC ALLIANCE	000	56731	2 608 418	849 768	24 930	85 112	134 533		500
LONE STAR LIFE INSURANCE CO	000	65692	91 260 447	16 201 364	7 518 719	45 557 556	21 750 402	323 672	172 575
LOYAL AMERICAN LIFE INSURANCE CO	000	65722	40 542 361	7 832 195	1 290 278	16 368 690	7 344 982	22 853	
LOYAL CHRISTIAN BENEFIT ASSN	000	56758	35 464 437	9 475 457	609 782	1 911 859	1 425 215	6 106	
LUTHERAN BROTHERHOOD	000	57126	1 375 212 094	108 983 914	66 414 003	183 603 530	47 450 149	13 384 374	2 431 836
LUTHERAN MUTUAL LIFE INS CO	000	65749	580 795 450	32 273 784	26 836 897	61 883 546	23 372 377	5 539 625	1 456 249
LYNDON INSURANCE COMPANY	355	87890	35 970 243	15 796 800	10 617 071	23 510 807	8 779 247		
MACCABEES MUTUAL LIFE INSURANCE CO	000	65765	281 259 579	8 538 504	7 176 612	75 548 033	32 356 970	1 096 128	398 602
MADISON NATIONAL LIFE INSURANCE COMPANY	000	65781	17 830 509	1 624 141	282 670	4 259 283	814 604	2 344 375	540 122
MAMMOTH LIFE AND ACCIDENT INS CO	000	65854	26 059 189	2 158 580	368 548	4 986 416	1 494 435	107 121	40 764
MANHATTAN LIFE INS CO . THE	000	65870	486 129 433	23 483 241	19 534 166	91 701 719	60 598 773	1 615 663	1 006 678
MANUFACTURERS LIFE INS CO . THE	000	80616	1 353 198 738	60 674 027	23 138 486	246 868 706	281 291 736	5 152 423	4 335 519
MASSACHUSETTS CASUALTY INS CO	000	80896	43 358 941	11 489 802	1 417 339	13 317 857	5 867 737	348 599	95 201
MASSACHUSETTS GENERAL LIFE INS CO	606	65900	93 420 364	17 770 269	3 995 771	15 505 024	11 739 749	203 490	428 692
MASSACHUSETTS INDEMNITY AND LIFE INS CO	483	65919	122 416 414	21 365 259	3 167 524	78 341 981	27 229 751	2 065 544	587 665
MASSACHUSETTS MUTUAL LIFE INS CO	435	65935	7 646 842 608	325 792 602	344 094 410	1 145 299 562	684 151 957	18 818 179	9 497 424
MEDICO LIFE INSURANCE CO.	364	71471	6 903 097	2 699 892	6 792	4 622 061	1 470 845	659 743	205 538

				FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
MERCANTILE AND GENERAL REINSURANCE CO	172	84565	14,584,502	5,199,480	572,724-	8,002,726	3,927,168		
METROPOLITAN LIFE INS. CO	241	65978	42,253,039,620	1,527,922,344	1,526,033,605	5,159,025,946	4,086,790,673	72,266,048	57,251,756
MIC LIFE INSURANCE CORPORATION	079	85561	17,786,110	4,391,640	1,712,137	14,082,441	2,691,037		
MICHIGAN LIFE INS. CO	140	65986	66,378,526	15,461,276	3,298,477	19,936,438	14,544,347	7,223	
MID-STATES LIFE INS. CO. OF AMERICA	218	66052	27,790,545	11,666,871	4,182,096	14,203,052	9,035,583		
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MIDAMERICA MUTUAL LIFE INS. CO	000	66028	14,857,006	3,183,833	1,059,889	7,201,968	4,248,711	2,211,867	1,156,629
MIDLAND NATIONAL LIFE INS. CO	431	66044	157,202,518	14,604,144	3,609,189	39,943,419	11,948,848	253,356	172,695
MIDWESTERN NATIONAL INSURANCE CORPORATIO	000	31755	6,863,261	1,005,157	249,651-	2,369,475	221,792	2,389,752	
MIDWESTERN UNITED LIFE INS. CO	229	66109	190,631,687	26,502,491	6,511,937	19,663,194	15,976,989	46,086	1,336
MILWAUKEE LIFE INS. CO	286	66125	13,037,301	2,768,328	604,293	2,376,373	583,940	1,188,013	173,504
MINISTERS LIFE AND CASUALTY UNION, THE	000	66133	92,894,794	6,806,801	5,442,321	24,885,667	13,982,231	470,344	218,724
MINNESOTA MUTUAL LIFE INS. CO., THE	000	66168	1,370,342,069	76,569,294	66,450,245	275,065,391	157,805,972	17,249,323	10,124,577
MINNESOTA PROTECTIVE LIFE INS. CO	000	66184	24,428,824	5,761,346	391,934	10,052,698	4,073,039	929,450	382,132
MODERN WOODMEN OF AMERICA	000	57541	453,129,074	52,785,255	16,757,298	50,032,177	20,506,874	4,168,537	916,040
MONARCH LIFE INS. CO	440	66265	508,702,002	89,979,651	20,147,570	94,225,286	52,015,508	3,023,690	1,372,421
MONTGOMERY WARD LIFE INSURANCE CO	414	66273	88,114,808	38,514,949	18,362,495	74,735,913	35,126,110	1,459,050	772,376
MUTUAL BENEFIT LIFE INS. CO., THE	000	66362	4,685,554,306	102,590,413	174,614,211	667,754,205	377,603,968	8,850,642	4,015,532
MUTUAL LIFE INS. CO. OF NEW YORK, THE	395	66370	6,608,441,945	291,587,568	251,130,974	952,784,716	439,454,086	13,441,668	6,269,670
MUTUAL OF OMAHA INSURANCE CO	261	71412	1,265,196,274	308,708,560	48,370,829	1,055,962,102	769,060,445	11,590,395	5,947,105
MUTUAL PROTECTIVE INS. CO	364	31119	23,722,259	7,008,381	386,197	24,761,170	9,511,663	826,439	292,141
MUTUAL SECURITY LIFE INSURANCE CO	000	66400	162,694,087	11,482,226	5,060,383	39,455,912	18,415,000	103,486	72,325
MUTUAL SERVICE LIFE INS. CO	227	66419	168,548,502	11,652,520	6,720,911	43,062,734	20,077,480	8,911,779	3,639,902
MUTUAL TRUST LIFE INS. CO	000	66427	375,178,470	32,846,288	16,610,366	29,464,458	24,443,260	2,861,555	1,751,990
N N INVESTORS LIFE INS. CO., INC	468	60828	77,397,171	3,810,645	4,132,024	48,054,544	25,478,290	1,555,886	632,480
NATIONAL CATHOLIC SOCIETY OF FORESTERS	000	57568	48,090,254	9,711,285	1,676,551	1,799,839	1,094,025	573,057	232,267
NATIONAL FARMERS UNION LIFE INS. CO	139	66540	69,752,067	8,404,504	3,156,225	22,365,729	10,764,284	1,912,090	904,940
NATIONAL FIDELITY LIFE INS. CO	327	66559	193,411,480	18,104,233	8,638,266	59,703,960	14,406,329	542,970	292,992
NATIONAL FRATERNAL SOCIETY OF THE DEAF	000	57576	7,566,934	1,067,531	110,705	560,752	336,772	11,147	17,562
NATIONAL GUARDIAN LIFE INS. CO	000	66583	190,319,749	11,325,072	7,807,050	22,440,529	12,538,114	11,567,170	5,927,007
NATIONAL HOME LIFE ASSURANCE COMPANY	365	66605	168,408,724	19,752,940	2,339,309	170,500,903	155,158,334	2,905,007	1,205,228
NATIONAL INDEPENDENCE LIFE INSURANCE COM	365	81027	4,130,696	3,256,321	32,267	415,627	99,499	771	523
NATIONAL LIFE AND ACCIDENT INS. CO., THE	272	66672	2,907,268,919	657,023,016	130,681,069	374,469,588	165,578,349	106,776	73,902
NATIONAL LIFE ASSURANCE COMPANY OF CANAD	048	80748	41,234,257	3,081,946	293,343	14,694,143	8,259,386	200,455	116,007
NATIONAL LIFE INS. CO	000	66680	2,191,623,036	124,564,857	97,476,394	231,328,283	126,802,473	1,919,340	1,354,250
NATIONAL MUTUAL BENEFIT	000	56073	51,872,082	6,543,729	1,289,818	3,590,325	1,667,697	2,784,098	696,124
NATIONAL SLOVAK SOCIETY OF THE U.S.A.	000	56782	11,114,374	1,555,564	95,596	405,355	403,752	6,095	2,470
NATIONAL STATES INSURANCE CO	000	60593	8,127,109	4,086,341	974,484	6,008,081	1,102,175	274,049	44,671
NATIONAL TRAVELERS LIFE CO	000	66826	116,585,452	12,103,894	3,850,866	26,762,756	10,409,348	782,434	208,750
NATIONAL WESTERN LIFE INS. CO	389	66850	295,764,071	33,202,028	6,562,290	39,275,282	20,796,586	420,675	223,695

				FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
NATIONAL-BEN FRANKLIN LIFE INS. CORP	048	66508	178.684.699	24.005.705	322.209-	67.979.003	25.018.030	316.222	90.131
NATIONWIDE LIFE INSURANCE COMPANY	140	66869	1.404.858.483	100.375.189	60.386.283	253.540.153	151.316.487	430.666	19.691
NEW ENGLAND MUTUAL LIFE INS. CO	396	66893	5.811.425.238	284.595.194	234.449.611	889.348.837	483.488.593	6.978.241	2.786.915
NEW JERSEY LIFE INSURANCE CO	000	66907	28.379.693	2.693.811	308.312	8.463.707	2.317.687	449.955	6.275
NEW YORK LIFE INS. CO	000	66915	17.118.634.862	903.393.954	793.749.179	2.292.126.017	1.344.778.888	37.112.651	19.839.994
NN PROVIDENCE LIFE INSURANCE COMPANY *T+99	143	68152	12.351.802	3.875.866	2.890.231-	1.178.538	435.072	29.882	
NORTH AMERICAN BENEFIT ASSOCIATION	000	56170	84.517.548	15.210.974	2.423.331	5.692.809	4.340.080	77.023	93.366
NORTH AMERICAN COMPANY FOR LIFE AND HEAL	042	66974	340.040.683	48.645.706	2.787.030	107.283.263	47.669.534	1.705.668	532.940
NORTH AMERICAN EQUITABLE LIFE ASSURANCE	463	66982	15.391.704	1.558.458	67.516-	3.122.058	1.506.859	13.032	4.450
NORTH AMERICAN LIFE AND CASUALTY CO	395	66990	299.315.532	39.270.634	7.199.953	71.973.920	34.431.638	3.594.944	1.794.687
NORTH CENTRAL LIFE INS. CO	000	67040	56.814.869	3.737.395	455.799-	40.049.444	11.953.583	7.287.777	1.795.075
NORTHERN FRATERNAL LIFE INSURANCE	000	56081	1.980.178	477.257	31.043	82.389	91.439	81.363	68.253
NORTHERN NATIONAL LIFE INS. CO	000	67083	31.863.690	4.104.102	497.570	3.926.016	1.890.215	52.163	1.905
NORTHWESTERN MUTUAL LIFE INS. CO., THE	000	67091	9.735.862.936	480.466.440	581.054.300	1.120.663.186	469.936.452	69.712.277	34.995.134
NORTHWESTERN NATIONAL LIFE INS. CO	534	67105	1.339.527.834	80.387.439	55.536.584	270.189.488	173.329.503	5.414.010	2.611.955
OCCIDENTAL LIFE INS. CO. OF CALIFORNIA	185	67121	2.402.128.148	153.354.777	87.002.912	970.064.166	682.753.422	3.921.784	2.326.218
OCCIDENTAL LIFE INS. CO. OF NORTH CAROLI	225	67148	134.734.836	9.993.407	1.672.399	18.025.695	8.646.705	306.916	17.787
OCCIDENTAL LIFE INSURANCE CO. OF ILLINOI	185	68144	16.721.187	2.762.775	229.661	15.793.435	14.789.513		
OHIO LIFE INS. CO., THE	148	67164	33.458.287	10.997.490	1.698.862	7.663.312	1.795.471	125.136	127.881
OLD AMERICAN INSURANCE CO	448	67199	78.329.165	19.048.378	2.463.792	32.535.230	14.588.238	576.351	179.001
OLD EQUITY LIFE INSURANCE CO	369	67210	27.387.539	6.621.872	313.932	13.743.660	6.194.989	1.149.935	497.327
OLD LINE LIFE INS. CO. OF AMERICA, THE	498	67245	193.218.252	28.542.784	10.293.079	53.717.861	16.508.561	12.100.347	6.653.076
OLD REPUBLIC LIFE INS. CO	150	67261	180.800.414	15.107.302	2.722.996	17.283.825	16.354.675	3.756.818	1.494.017
OMAHA FINANCIAL LIFE INSURANCE COMPANY	261	72052	16.044.323	10.349.298	915.315	4.990.521	1.420.416	2.462.341	1.851.355
ORDER OF UNITED COMMERCIAL TRAVELERS OF	000	56383	16.503.479	9.236.837	33.625-	7.252.872	6.031.556	452.372	372.982
PACIFIC FIDELITY LIFE INS. CO	368	67423	48.554.917	5.612.202	509.868-	9.379.019	4.798.103	9.635	18.596
PACIFIC MUTUAL LIFE INS. CO	709	67466	2.283.875.591	123.348.286	61.813.367	524.235.361	418.637.427	2.073.968	1.688.984
PAN-WESTERN LIFE INSURANCE CO	609	67547	11.581.713	1.607.862	701.731	3.929.639	1.436.500	883.737	551.673
PAUL REVERE LIFE INS. CO., THE	165	67598	690.025.344	83.167.211	19.577.644	183.627.023	99.303.814	2.763.615	1.087.172
PAUL REVERE VARIABLE ANNUITY INS. CO., T	165	67601	95.401.073	3.968.031	826.547-	4.671.241	6.521.732	54.575	98.230
PENINSULAR LIFE INSURANCE CO	225	67636	126.845.407	8.726.871	1.660.055	33.490.003	54.881.994	662	742
PENN MUTUAL LIFE INS. CO., THE	000	67644	3.464.829.137	117.607.428	134.512.176	351.852.840	253.997.857	8.373.656	4.310.763
PENNSYLVANIA LIFE INSURANCE CO	483	67660	263.543.918	35.282.129	11.603.062	110.571.246	41.372.452	4.121.245	1.265.647
PERSONAL INDEMNITY MUTUAL INSURANCE CO	000	87912	1.585.739	439.479	9.008	1.989.289	724.918	1.312.226	475.215
PERSONAL LIFE INSURANCE CO	625	67741	37.521.498	8.232.602	453.073	5.874.470	2.987.224		
PHF LIFE INSURANCE COMPANY	095	84808	63.824.572	5.810.382	2.977.705	42.053.356	19.800.785	931.935	415.107
PHILADELPHIA LIFE INSURANCE COMPANY	000	67784	699.235.155	45.634.317	11.389.674	167.843.153	108.743.866	4.838.894	2.464.916
PHOENIX LIFE INSURANCE COMPANY	403	80926	9.416.779	4.655.590	107.356	1.153.998	458.916	45.631	4.252
PHOENIX MUTUAL LIFE INS. CO	403	67814	2.447.867.746	133.660.097	500.230.096	440.447.044	284.214.011	4.013.536	2.125.454

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
PHYSICANS MUTUAL INS. CO	367	80578	100.249.839	27.689.727	9.222.876	104.131.308	61.142.679	3.117.425	1.748.099
PHYSICIANS LIFE INSURANCE CO	367	72125	11.013.143	4.411.015	655.595	3.909.646	883.601	131.234	26.456
POLISH FALCONS OF AMERICA	000	56820	10.628.544	3.714.545	285.518	574.693	470.142	7.868	16.750
POLISH NATIONAL ALLIANCE OF THE U.S. OF	000	57622	159.519.398	12.377.277	2.633.387	7.842.573	8.556.629	197.519	139.744
POLISH ROMAN CATHOLIC UNION OF AMERICA	000	57630	53.819.613	4.212.125	861.801	2.664.601	3.299.522	56.393	45.996
POLISH WOMEN'S ALLIANCE OF AMERICA	000	57649	32.759.731	5.592.526	709.474	1.405.278	1.518.902	34.415	36.529
PREFERRED RISK LIFE INSURANCE CO	303	68004	42.249.858	11.693.055	2.217.181	12.256.837	3.096.213	131.976	44.560
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PRESBYTERIAN MINISTERS' FUND	000	68012	201.646.969	11.027.411	7.534.460	19.456.643	9.155.360	194.283	61.972
PROVIDENT ALLIANCE LIFE INSURANCE CO	165	68160	144.017.769	54.373.686	9.452.826	55.425.910	17.643.163	210.551	64.483
PROVIDENT LIFE AND ACCIDENT INS. CO	565	68195	1.588.243.745	224.129.593	64.841.812	741.363.579	417.450.350	4.886.158	2.092.022
PROVIDENT MUTUAL LIFE INS. CO. OF PHILAD	000	68225	1.718.824.598	87.093.731	76.841.849	207.528.063	136.713.727	2.018.982	872.787
PROVIDENT NATIONAL ASSURANCE CO	565	70866	127.669.068	24.554.051	839.146-	816.628	4.150.973	16.376	4.012
PRUDENTIAL INS. CO. OF AMERICA, THE	304	68241	50.054.152.491	2.031.196.636	1.960.496.597	6.956.206.299	3.931.530.847	126.583.202	82.988.963
PURITAN LIFE INS. CO.	350	68276	106.743.463	26.837.790	3.363.394-	56.681.258	18.281.896	702.021	126.302
PYRAMID LIFE INSURANCE CO., THE	215	68284	45.771.277	14.308.074	1.870.309	16.865.582	8.901.370	40.949	9.402
RANGER NATIONAL LIFE INS. CO	158	68322	31.346.048	15.228.589	2.439.549	4.399.406	3.027.236	31.873	11.326
RELIABLE LIFE AND CASUALTY CO.	000	68349	30.441.599	10.770.316	1.625.719	20.908.564	7.432.407	10.498.060	3.415.169
RELIABLE LIFE INSURANCE CO., THE	520	68357	173.820.805	28.304.700	5.963.979	38.889.981	13.883.590	162.263	57.990
RELIANCE STANDARD LIFE INS. CO	159	68381	208.484.436	25.283.701	6.073.064	51.522.005	42.435.881	747.407	320.959
REPUBLIC NATIONAL LIFE INS. CO	000	68438	587.047.626	51.013.244	17.657.510	336.690.297	238.317.727	1.295.925	764.311
REPUBLIC-VANGUARD LIFE INS. CO.	160	68446	15.120.850	3.358.947	198.601	5.936.889	2.093.032	77.727	58.679
RESERVE LIFE INS. CO.	431	68454	228.865.721	72.438.359	7.253.583	76.725.848	42.389.249	1.529.961	697.328
ROCKFORD LIFE INS. CO.	290	68519	95.664.074	31.290.053	2.109.278	13.531.687	5.034.279	510.917	165.191
ROYAL ARCANUM-SUPREME COUNCIL	000	58181	27.825.818	7.956.694	490.049	1.432.964	1.156.195	92.536	37.615
ROYAL GLOBE LIFE INSURANCE CO.	162	80586	27.192.884	21.139.732	143.250	9.918.220	2.488.367	861	
ROYAL NEIGHBORS OF AMERICA	000	57657	256.981.794	49.379.600	8.910.917	10.708.325	3.392.661	719.787	476.805
RURAL SECURITY LIFE INS. CO.	320	68578	88.685.716	10.245.690	7.126.045	32.371.430	30.500.355	24.187.090	14.653.156
RUSHMORE MUTUAL LIFE INS. CO.	336	68586	41.782.449	2.857.397	1.506.692	5.891.510	2.677.391	29.904	62.300
SAFECO LIFE INSURANCE CO.	163	68608	307.638.614	22.695.472	7.032.440	109.307.068	63.839.463	5.478.348	2.476.674
SECURITY ASSURANCE COMPANY	217	71714	11.945.051	4.306.134	683.979	5.733.423	2.016.652	868	
SECURITY BENEFIT LIFE INSURANCE CO.	000	68675	484.233.811	40.696.147	17.789.111	133.327.729	98.142.431	1.588.089	1.409.141
SECURITY LIFE AND ACCIDENT CO.	229	68713	170.345.501	15.270.274	4.021.347	39.961.262	18.907.743	28.181	998
SECURITY LIFE INS. CO. OF AMERICA	492	68721	14.646.705	1.523.913	34.827	5.728.858	2.082.989	1.492.953	503.021
SECURITY MUTUAL LIFE INS. CO. OF NEW YOR	000	68772	247.373.761	16.002.418	10.198.985	44.603.113	27.129.159	370.718	369.985
SECURITY-CONNECTICUT LIFE INS. CO.	000	68683	93.206.664	13.222.408	4.993.780	52.835.015	10.418.682	253.802	7.317
SENTRY LIFE INS. CO.	169	68810	383.839.441	20.843.382	2.409.776	105.889.367	62.067.908	10.883.396	8.257.449
SERVICE LIFE INS. CO. OF OMAHA	000	68837	4.818.890	1.462.211	303.397	4.374.066	2.466.952	56.066	20.333
SHELBY LIFE INSURANCE COMPANY OF SHELBY.	269	77186	4.973.891	3.693.811	1.803-	631.626	142.859		
SLOGA FRATERNAL LIFE INSURANCE SOCIETY	000	56103	1.747.097	461.411	30.492	90.795	71.368	60.843	55.273

NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
SLOVAK CATHOLIC SOKOL	000	57193	25.669.330	4.455.720	466.493	723.890	656.602	32.026	11.750
SLOVAK GYMNASTIC UNION SOKOL OF THE U S	000	57207	6.776.896	608.291	124.375	189.235	308.206	5.580	7.750
SLOVENE NATIONAL BENEFIT SOCIETY	000	57673	30.691.484	4.672.137	535.082	1.939.038	1.318.355	15.715	11.388
SONS OF NORWAY	000	57142	27.163.782	2.340.809	882.653	4.321.792	1.270.030	173.672	45.252
SOUTHLAND LIFE INS. CO	000	68950	786.344.536	64.299.428	23.237.302	152.297.207	101.010.126	55.548	16.688
SOVEREIGN LIFE INSURANCE CO. OF CALIFORN	000	80438	17.015.654	6.412.462	346.070	3.071.031	1.266.684	371.546	51.759
SPRINGFIELD LIFE INS. CO., INC	440	68993	48.498.965	8.484.433	2.721.972	13.417.253	6.436.348	27.017	2.311
ST. PAUL LIFE INSURANCE CO	164	80942	36.573.910	8.892.578	1.605.305-	10.312.436	4.868.064	277.400	39.664
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STANDARD LIFE INS. CO. OF INDIANA	000	69051	105.506.220	9.589.032	1.916.687	14.131.848	5.684.308	57.018	41.909
STANDARD OF AMERICA LIFE INS. CO., THE	000	69000	44.959.170	4.183.693	494.654-	27.090.820	14.184.551	218.818	38.313
STATE BOND AND MORTGAGE LIFE INS. CO	000	69086	29.021.824	2.598.069	175.753	1.611.109	226.238	7.328	91
STATE FARM LIFE AND ACCIDENT ASSURANCE C	176	69094	69.915.912	19.356.941	4.004.466	13.997.457	3.083.051	5.748.065	992.397
STATE MUTUAL LIFE ASSURANCE COMPANY OF A	088	69140	2.024.792.828	87.392.332	77.359.666	295.119.291	193.002.739	1.934.587	1.089.941
STUYVESANT LIFE INS. CO	180	69221	115.194.652	11.040.184	258.627-	35.404.216	15.591.376	184.444	367
SUN LIFE ASSURANCE CO. OF CANADA (U.S.)	549	79065	18.755.249	4.478.166	250.618-	423.944	552.985	294	
SUN LIFE ASSURANCE COMPANY OF CANADA	549	80802	1.407.281.923	35.890.001	35.170.037	138.331.166	114.322.345	696.725	570.789
SUN LIFE INSURANCE CO. OF AMERICA	000	69256	384.354.168	30.303.848	4.091.346	53.447.397	24.747.930	639.181	46.720
SURETY LIFE INS. CO.	000	69310	41.688.918	5.438.606	456.536	8.849.599	4.538.966	10.720	9.079
TEACHERS INSURANCE AND ANNUITY ASSOCIATI	000	69345	7.060.112.683	264.264.474	393.324.258	957.490.925	168.564.294	5.576.384	1.013.550
THOMAS JEFFERSON LIFE INS. CO. OF AMERIC	606	69426	46.025.940	5.446.901	1.269.423-	11.025.292	6.072.236	846.806	309.330
TIME INSURANCE CO	000	69477	151.678.440	41.658.761	12.428.709	106.047.045	56.853.105	26.292.948	14.928.640
TOWER LIFE AND ACCIDENT INS. CO	000	69485	9.619.597	3.388.596	1.271.617	5.428.032	3.055.035	57.128	3.350
TRANSAMERICA LIFE INS. AND ANNUITY CO	185	69507	799.244.805	16.873.849	2.889.118	58.244.143	60.146.251	331.742	
TRANSPORT EMPLOYES' MUTUAL BENEFIT SOCIE	000	56111	2.671.667	230.321	184.856	1.170.315	1.041.012	1.168.481	1.300.036
TRANSPORT LIFE INS. CO	482	69531	105.786.773	10.013.402	3.205.047	60.617.471	29.464.706	150.602	4.747
TRAVELERS INSURANCE CO. OF ILLINOIS	189	79413	20.048.966	7.528.024	1.079.417	16.332.798	14.721.607	29.659	16.777
TRAVELERS INSURANCE COMPANY, THE	189	87726	10.396.305.087	472.359.665	240.048.718	2.400.306.597	2.392.996.604	43.200.426	32.884.086
TRAVELERS PROTECTIVE ASSN. OF AMERICA	000	56006	12.378.743	10.121.873	90.519	2.087.865	1.678.566	100.830	73.770
UNIGARD OLYMPIC LIFE INSURANCE CO	192	67350	58.589.670	10.823.717	2.573.558	11.829.672	6.081.164	10.971	23.047
UNION BANKERS INSURANCE CO	115	69701	106.046.063	15.517.578	2.131.392	41.203.563	23.130.302	267.379	96.556
UNION CENTRAL LIFE INS. CO., THE	394	80837	1.147.505.172	71.720.432	46.839.099	137.155.134	124.463.860	252.992	122.857
UNION FIDELITY LIFE INS. CO.	334	69736	57.146.404	9.760.589	604.220	67.223.272	24.979.354	1.236.192	495.398
UNION LABOR LIFE INS. CO., THE	000	69744	522.270.042	21.017.129	38.621.821	300.322.183	258.013.949	2.575.749	1.971.526
UNION MUTUAL LIFE INS. CO	416	69760	1.258.253.499	64.913.494	49.230.843	216.279.084	141.180.269	1.652.764	707.134
UNION SECURITY LIFE INS. CO	019	69809	39.012.019	7.880.819	1.629.587	23.180.741	5.254.128	4.612	225
UNIONMUTUAL STOCK LIFE INSURANCE CO. OF	416	62235	144.812.120	11.003.512	9.111.385	103.956.500	32.523.845	1.796.979	589.737
UNITED AMERICAN INS. CO.	000	69825	92.447.083	19.822.300	567.965	65.262.460	34.945.030	1.376.360	557.361
UNITED BENEFIT LIFE INS. CO.	261	69868	1.452.931.347	117.245.717	20.001.434	190.232.013	136.304.470	23.452.249	19.706.087
UNITED INS. CO. OF AMERICA	215	69930	732.472.244	107.462.854	44.142.923	239.087.480	96.909.212	1.171.892	432.083

				FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
NAME OF INSURER	GRP CODE	CO. CODE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
UNITED INVESTORS LIFE INS. CO.	000	69949	59.760.873	25.038.417	6.727.087	26.319.665	5.523.641	97.302	205
UNITED LIFE AND ACCIDENT INSURANCE CO	038	69965	195.260.861	13.100.102	4.183.669	45.156.768	21.221.661	620.185	800
UNITED LIFE INS. CO	248	69973	10.043.379	1.813.563	231.948	3.470.572	679.484	770.919	105.506
UNITED PRESIDENTIAL LIFE INSURANCE CO	000	70033	29.610.098	5.248.404	813.047	17.459.800	2.553.863	190.714	9.579
UNITED SERVICES GENERAL LIFE COMPANY	072	61247	3.663.928	2.352.497	149.785	1.821.924	489.179	1.095	
UNITED SERVICES LIFE INS. CO	072	70084	312.609.628	31.730.512	16.445.007	36.133.378	12.388.298	160.452	58.694
UNITED STATES LETTER CARRIERS MUTUAL BEN	000	56456	85.902.766	32.792.385	4.711.872	175.075.962	166.029.453	4.242.175	3.569.085
UNITED STATES LIFE INS. CO. IN THE CITY	498	70106	430.450.652	48.804.172	17.536.814	117.384.401	63.335.710	524.710	196.166
UNIVERSAL UNDERWRITERS LIFE INS. CO *T+99	114	70173	12.018.817	7.264.967	1.401.648	5.782.108	1.012.109	49.693	755
UNIVERSITY LIFE INS. CO. OF AMERICA	346	70203	26.999.206	4.522.040	840.788	10.977.731	3.614.195	74.951	10.415
USAA LIFE INSURANCE CO	200	69663	129.546.283	21.720.195	10.661.842	37.935.602	4.500.703	418.746	16.241
USLIFE CREDIT LIFE INSURANCE CO	498	68373	45.906.079	10.413.472	4.238.742	35.339.787	11.789.637	10.002-	13.208
VALLEY FORGE LIFE INS. CO	218	70211	55.485.177	9.817.683	2.999.934	15.814.182	8.780.979	330.977	135.851
VARIABLE ANNUITY LIFE INS. CO., THE	011	70238	969.274.802	28.742.056	1.489.956	2.086.567	56.821.464		291.714
VOLUNTEER STATE LIFE INS. CO	558	70254	225.498.772	13.344.737	3.243.880	40.879.488	16.196.824	141.032	58.130
VULCAN LIFE INSURANCE CO	177	70262	28.560.637	6.348.993	116.757	10.771.040	5.631.078	296.436	87.256
WASHINGTON NATIONAL INS. CO.	260	70319	848.319.769	96.709.988	13.296.939	371.279.033	234.408.239	10.269.548	6.433.507
WAUSAU LIFE INSURANCE COMPANY	063	86150	49.540.360	15.948.643	1.292.356	65.731.246	63.695.176		
WESTERN AND SOUTHERN LIFE INS. CO., THE	000	70483	2.747.508.554	219.874.349	92.016.798	293.627.171	146.170.907	1.144.166	487.672
WESTERN CATHOLIC UNION	000	57711	9.952.416	749.925	133.953	1.435.712	911.699	2.314	435
WESTERN FRATERNAL LIFE ASSOCIATION	000	58017	39.472.971	5.539.248	920.103	1.969.992	1.279.459	411.722	146.433
WESTERN LIFE INSURANCE CO.	164	70408	338.116.921	28.057.385	15.827.466	95.779.164	56.218.426	1.174.485	733.547
WESTERN NATIONAL LIFE INSURANCE CO	170	70432	201.635.781	14.242.674	4.787.532	46.598.834	18.018.744	63.084	2.360
WESTERN RESERVE LIFE ASSURANCE CO. OF OH	000	70459	72.023.084	6.604.373	590.527	20.765.999	5.576.647	212.638	93.127
WESTFIELD LIFE INSURANCE CO	228	62030	25.643.529	9.297.591	1.153.315	5.577.870	1.310.238	46.460	3.056
WILLIAM PENN ASSOCIATION	000	57010	38.411.538	4.249.070	473.264	2.255.565	2.078.994	127.392	36.836
WISCONSIN EMPLOYERS INSURANCE COMPANY	000	73288	16.040.810	3.087.460	1.837.602	26.843.996	12.288.341	41.094.052	23.849.664
WISCONSIN LIFE INS. CO., THE	000	70572	101.422.518	15.259.327	7.889.092	38.642.608	26.554.490	20.263.994	13.524.542
WISCONSIN NATIONAL LIFE INS. CO.	229	70580	105.521.048	17.423.790	4.625.895	19.397.518	9.167.907	4.863.772	2.573.810
WOODMEN ACCIDENT AND LIFE CO	682	70602	194.432.342	18.177.760	8.785.116	47.867.914	25.432.951	3.177.481	1.464.339
WOODMEN OF THE WORLD LIFE INS. SOCIETY	000	57320	632.398.624	66.273.377	27.100.469	76.616.708	29.019.906	20.846	47.046
WORKMEN'S BENEFIT FUND OF THE U.S. OF A	000	57290	20.105.552	834.829	209.719	2.625.492	1.546.476	19.546	10.117
WORKMEN'S CIRCLE	000	58084	13.053.534	2.536.026	52.056-	2.426.736	1.084.705	408	596
WORLD BOOK LIFE INSURANCE CO.	000	72850	11.943.281	2.715.811	197.871	11.066.969	5.764.181	186.599	105.506
WORLD INSURANCE CO.	000	70629	95.286.322	6.350.190	747.670	26.344.039	16.928.005	90.249	23.825
WORLD SERVICE LIFE INSURANCE COMPANY	402	69833	222.253.032	10.142.027	2.218.090	29.944.270	16.480.212	862.936	320.881
WORLD WIDE LIFE INSURANCE CO.	000	78433	779.818	382.219	244.655	142.641	5.000	1.852	
ZURICH AMERICAN LIFE INS. CO	212	70661	15.703.612	5.374.246	96.032-	2.880.714	209.909	98.664	97.143
ZURICH LIFE INS. CO.	212	70688	5.150.847	3.699.593	603.180	2.183.480	289.224	2.310	

NAME OF INSURER	GRP CODE	CO CODE	ADMITTED ASSETS	FINANCIAL DATA		NATIONWIDE OPERATIONS		WISCONSIN OPERATIONS	
				CAPITAL & SURPLUS	NET GAIN OPERATIONS	PREM & ANNUITY CONSIDERATIONS	INCURRED BENEFITS	PREMIUMS WRITTEN	BENEFITS PAID
20TH CENTURY GUARDIAN LIFE INS CO *T+2	000	69612	11,645,820	2,558,259	194,069	848,632	1,247,911	30,786	3,467
TOTALS			359,843,980,136	21,523,104,618	13,145,669,565	62,057,427,821	43,823,572,785	1,430,311,949	789,581,395

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN CREDIT INDEMNITY CO OF NEW YORK	OS	521 FIFTH AVE . NEW YORK. NY 10017 MAIL 300 ST. PAUL PLACE. BALTIMORE. MD 21202	1893	1899
AMERICAN DRUGGISTS' INS CO . THE	OS	AMERICAN BUILDING. CINCINNATI. OH 45202	1906	1907
AMERICAN ECONOMY INS CO	OS	542 N MERIDIAN ST . INDIANAPOLIS. IN 46206	1959	1962
AMERICAN EMPLOYERS' INS CO	OS	ONE BEACON ST . BOSTON. MA 02108	1923	1924
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	OS	1932 WYNNTON ROAD. COLUMBUS. GA 31906 MAIL P O BOX 1459. COLUMBUS. GA 31902	1955	1970
AMERICAN FAMILY LIFE INS CO	WS	3099 EAST WASHINGTON AVENUE. MADISON. WI 53704 MAIL P O BOX 7430. MADISON. WI 53707	1957	1957
AMERICAN FAMILY MUTUAL INS CO	WM	3099 EAST WASHINGTON AVENUE. MADISON. WI 53704 MAIL P O BOX 7430. MADISON. WI 53707	1927	1927
AMERICAN FIDELITY FIRE INS CO	OS	100 CROSSWAYS PARK WEST. WOODBURY NY 11797	1923	1948
AMERICAN FIDELITY LIFE INS CO	OS	BOX 4847 (WARRINGTON BRANCH) 4060 BARRANCAS AVE . PENSACOLA. FL 32507	1956	1965
AMERICAN FIRE AND INDEMNITY CO	OS	P O BOX 1259. 2115 WINNIE. GALVESTON. TX 77550	1936	1963
AMERICAN FRATERNAL UNION	OX	111 SOUTH FOURTH AVE . EAST. ELY. MN 55731	1900	1964
AMERICAN FRIENDS SERVICE COMMITTEE. INC	OG	100 WEST 10TH STREET. WILMINGTON. DE 19801 MAIL 1501 CHERRY STREET. PHILADELPHIA. PA 19102	1948	1978
AMERICAN GENERAL LIFE INS CO OF NEW YORK	OS	90 PRESIDENTIAL PLAZA. SYRACUSE. NY 13202	1953	1967
AMERICAN GENERAL LIFE INSURANCE CO OF DELAWARE	OS	100 W TENTH STREET. WILMINGTON. DE 19899 MAIL P O BOX 1526. HOUSTON. TX 77001	1917	1966
AMERICAN GUARANTEE AND LIABILITY INS CO	OS	111 W JACKSON BLVD . CHICAGO. IL 60604	1939	1939
AMERICAN HARDWARE MUTUAL INS CO	OM	3033 EXCELSIOR BLVD . MINNEAPOLIS. MN 55416 MAIL P O BOX 435. MINNEAPOLIS. MN 55440	1899	1918
AMERICAN HEALTH AND LIFE INS CO	OS	300 ST PAUL PLACE. BALTIMORE. MD 21202	1954	1959
AMERICAN HERITAGE LIFE INS CO	OS	11 E FORSYTH ST . JACKSONVILLE. FL 32202	1956	1962
AMERICAN HOME ASSURANCE CO	OS	102 MAIDEN LANE. NEW YORK. NY 10005 MAIL 1750 ELM ST . MANCHESTER. NH 03104	1899	1935
AMERICAN INCOME LIFE INSURANCE CO	OS	6520 E 82ND ST . INDIANAPOLIS. IN 46250 MAIL P O BOX 208. WACO. TX 76703	1954	1966
AMERICAN INDEMNITY CO	OS	P O BOX 1259. 2115 WINNIE. GALVESTON. TX 77550	1913	1934
AMERICAN INSURANCE CO . THE	OS	1639 STATE HIGHWAY 10. PARSIPPANY. NJ 07054 MAIL 3333 CALIFORNIA ST . SAN FRANCISCO. CA 94119	1846	1880
AMERICAN INTEGRITY INSURANCE CO	OS	TWO PENN CENTER PLAZA. PHILADELPHIA. PA 19102	1966	1973
AMERICAN INTERINSURANCE EXCHANGE. INC SUBSCRIBERS AT AMERICAN UNDERWRITERS INC . ATTORNEY-IN-FACT FOR	OR	2105 N MERIDIAN ST . INDIANAPOLIS. IN 46202	1964	1974
AMERICAN INTERNATIONAL LIFE ASSURANCE CO OF NEW YORK	OS	102 MAIDEN LANE. NEW YORK. NY 10005 MAIL P O BOX 727. WALL STREET STATION. NEW YORK. NY 10005	1962	1964
AMERICAN INTERSTATE INSURANCE CORPORATION OF WISCONSIN	WS	7235 WEST APPLETON AVENUE. MILWAUKEE. WI 53216 MAIL 155 EXECUTIVE DRIVE. BROOKFIELD. WI 53005	1961	1961
AMERICAN LIFE AND ACCIDENT INS CO	OS	3805 LINDELL BLVD . ST LOUIS. MO 63108	1925	1969
AMERICAN LIFE AND CASUALTY INS CO	OS	207 - 5TH STREET NORTH. FARGO. ND 58102	1951	1974
AMERICAN LIFE INS CO OF NEW YORK. THE	OS	810 SEVENTH AVE . NEW YORK. NY 10019	1955	1958
AMERICAN LIVE STOCK INS CO	OS	200 S FOURTH ST . GENEVA. IL 60134	1952	1962
AMERICAN MANUFACTURERS MUTUAL INS CO	OM	LONG GROVE. IL 60049	1974	1974
AMERICAN MOTORISTS INS CO	OS	LONG GROVE. IL 60049	1926	1927
AMERICAN MUNICIPAL BOND ASSURANCE CORP	OS	70 PINE ST . NEW YORK. NY 10005 MAIL P O BOX 756. MGIC PLAZA. MILWAUKEE. WI 53201	1970	1971
AMERICAN MUTUAL INSURANCE CO OF BOSTON	OM	WAKEFIELD. MA 01880	1920	1928
AMERICAN MUTUAL LIABILITY INS CO	OM	WAKEFIELD. MA 01880	1887	1913
AMERICAN MUTUAL REINSURANCE CO	OM	ONE EAST WACKER DRIVE. CHICAGO. IL 60601	1941	1964
AMERICAN NATIONAL FIRE INS CO	OS	130 JOHN ST . NEW YORK. NY 10038 MAIL P O BOX 2575. CINCINNATI. OH 45201	1947	1948
AMERICAN NATIONAL INS CO	OS	P O BOX 1780. ONE MOODY PLAZA. GALVESTON. TX 77550	1905	1957
AMERICAN PATRIOT HEALTH INSURANCE CO	OS	111 BROADWAY. NEW YORK. NY 10006 MAIL 4854 STREET ROAD. TREVOSE. PA 19047	1968	1973
AMERICAN POLICYHOLDERS' INSURANCE CO	OS	WAKEFIELD. MA 01880	1929	1961
AMERICAN POSTAL WORKERS ACCIDENT BENEFIT ASSOCIATION	OX	P O BOX 538. COURT AND MIDDLE STS . PORTSMOUTH. NH 03801	1898	1912
AMERICAN PROTECTION INSURANCE CO	OS	KEMPER INSURANCE. LONG GROVE. IL 60049	1962	1964
AMERICAN RE-INSURANCE CO	OS	ONE LIBERTY PLAZA. 91 LIBERTY ST . NEW YORK. NY 10006	1933	1933
AMERICAN REPUBLIC INS CO	OM	6TH AVE & KEOSAUQUA. DES MOINES. IA 50309 MAIL P O BOX 10. DES MOINES. IA 50334	1929	1958
AMERICAN RESERVE INSURANCE CO	OS	111 WESTMINSTER ST . PROVIDENCE. RI 02904 MAIL 163 ASYLUM ST . HARTFORD. CT 06102	1926	1947
AMERICAN RESERVE LIFE INSURANCE CO	OS	111 WESTMINSTER ST . PROVIDENCE. RI 02904 MAIL 163 ASYLUM ST . HARTFORD. CT 06102	1949	1959
AMERICAN ROAD INSURANCE CO . THE	OS	THE AMERICAN ROAD. DEARBORN. MI 48121	1959	1960
AMERICAN SECURITY INSURANCE CO	OS	3290 NORTHSIDE PARKWAY. N W . ATLANTA. GA 30327 MAIL P O BOX 50355. ATLANTA. GA 30302	1938	1968
AMERICAN SLOVENIAN CATHOLIC UNION (K S K J)	OX	351 - 353 N CHICAGO ST . JOLIET. IL 60431	1898	1917
AMERICAN STANDARD INS CO OF WISCONSIN	WS	3099 EAST WASHINGTON AVENUE. MADISON WI 53704 MAIL P O BOX 7430. MADISON. WI 53707	1961	1961
AMERICAN STAR INS CO . THE	OS	150 WILLIAM ST . NEW YORK. NY 10038 MAIL 350 CALIFORNIA STREET. SAN FRANCISCO. CA 94106	1897	1920

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
AMERICAN STATES INS CO	OS	500 N MERIDIAN ST INDIANAPOLIS IN 46206	1929	1961
AMERICAN STATES LIFE INS CO	OS	500 N MERIDIAN ST INDIANAPOLIS IN 46206	1957	1961
AMERICAN TITLE INSURANCE CO	OS	1101 BRICKELL AVE P O BOX 01-5002 MIAMI FL 33101	1936	1953
AMERICAN UNION INS CO OF NEW YORK	OS	20 EXCHANGE PLACE NEW YORK NY 10005 MAIL 500 N MERIDIAN ST INDIANAPOLIS IN 46207	1923	1923
AMERICAN UNITED LIFE INS CO	OM	P O BOX 368 ONE WEST TWENTY-SIXTH STREET INDIANAPOLIS IN 46208	1877	1955
AMERICAN UNIVERSAL INS CO	OS	144 WAYLAND AVE PROVIDENCE RI 02904	1916	1956
AMERICAN VARIABLE ANNUITY LIFE ASSURANCE COMPANY	OS	229 S STATE ST DOVER DE 19901 MAIL 440 LINCOLN ST WORCESTER MA 01605	1974	1975
AMICA MUTUAL INSURANCE CO	OM	DRAWER 6008 10 WEYBOSSET ST PROVIDENCE RI 02904	1972	1972
AMOCO LIFE INSURANCE COMPANY	OS	306 SOUTH 15TH STREET OMAHA NE 68102 MAIL 700 BARKER BUILDING 306 SOUTH 15TH STREET OMAHA NE 68102	1974	1977
AMOCO MOTOR CLUB A DIVISION OF AMOCO ENTERPRISES INC	OC	229 S STATE ST DOVER DE 19901 MAIL 200 E RANDOLPH DR CHICAGO IL 60601	1965	1967
ANCHOR NATIONAL LIFE INSURANCE CO	OS	523 W 6TH ST SUITE 516 LOS ANGELES CA 90014 MAIL ANCHOR NATIONAL LIFE PLAZA CAMELBACK AT 22ND ST PHOENIX AZ 85016 ATTN CARROLL E DIETLE II	1965	1969
ARGONAUT INSURANCE CO	OS	250 MIDDLEFIELD RD MENLO PARK CA 94025 ATTN CHARLES E MEDCALF	1957	1959
ARGONAUT-MIDWEST INSURANCE CO	OS	150 S WACKER DR CHICAGO IL 60606 MAIL 3625 N SHERIDAN RD PEORIA IL 61601 ATTN LLOYD DISNEY	1962	1972
ARKDALE MUTUAL FIRE INS CO	WT	ARKDALE WI 54613 IZETTA PAULSON SEC	1896	1896
ARKWRIGHT-BOSTON INSURANCE CO	OS	225 WYMAN ST WALTHAM MA 02154	1974	1975
ARKWRIGHT-BOSTON MANUFACTURERS MUTUAL INS CO	OM	225 WYMAN ST WALTHAM MA 02154	1850	1912
ARLINGTON MUTUAL FIRE INS CO	WT	203 MAIN ST ARLINGTON WI 53911 ATTN MRS LORRAINE TRAUT SEC	1873	1873
ASHFORD MUTUAL FIRE INS CO	WT	RT 1 BROWNSVILLE WI 53006 ATTN M L KEMMEL SEC	1874	1874
ASHLAND COUNTY TOWN INS CO	WT	P O BOX 147 BUTTERNUT WI 54514 ATTN PAUL W LUECK SEC	1901	1901
ASSOCIATED HOSPITAL SERVICE INC	WN	401 WEST MICHIGAN STREET MILWAUKEE WI 53203	1939	1939
ASSOCIATED INDEMNITY CORP	OS	3333 CALIFORNIA ST SAN FRANCISCO CA 94119	1922	1949
ASSOCIATED LIFE INSURANCE CO	OS	ONE E WACKER DR CHICAGO IL 60601	1958	1973
ASSOCIATION LIFE INSURANCE CO INC	WS	749 N SECOND ST MILWAUKEE WI 53203 MAIL P O DRAWER 8-B MILWAUKEE WI 53201	1954	1955
ASSURANCE COMPANY OF AMERICA	OS	59 JOHN ST NEW YORK NY 10038 MAIL P O BOX 1185 BALTIMORE MD 21203	1945	1948
ATLANTIC MUTUAL INS CO	OM	45 WALL ST NEW YORK NY 10005 MAIL P O BOX 6 WALL ST STATION NEW YORK NY 10005	1842	1949
ATLAS ASSURANCE COMPANY OF AMERICA	OS	59 JOHN ST NEW YORK NY 10038	1977	1978
AURORA MUTUAL FIRE INS CO	WT	119 W HURON ST BERLIN WI 54923 ATTN RUSSELL MITCHELL SEC	1875	1875
AUSTIN MUTUAL INSURANCE CO	OM	84 S SIXTH ST MINNEAPOLIS MN 55402	1896	1934
AUTO-OWNERS INSURANCE CO	OM	6101 ANACAPRI BOULEVARD LANSING MI 48917 MAIL P O BOX 30660 LANSING MI 48909	1916	1957
AUTO-OWNERS LIFE INSURANCE CO	OS	6101 ANACAPRI BOULEVARD LANSING MI 48917 MAIL P O BOX 30660 LANSING MI 48909	1965	1968
AUTOMOBILE CLUB INS CO	OS	3590 TWIN CREEKS DRIVE COLUMBUS OH 43204	1946	1960
AUTOMOBILE INSURANCE COMPANY OF HARTFORD CONNECTICUT THE	OS	151 FARMINGTON AVE HARTFORD CT 06115	1968	1970
AVEMCO INSURANCE CO	OS	7315 WISCONSIN AVE BETHESDA MD 20014	1960	1968
BADGER MUTUAL INS CO	WM	1635 W NATIONAL AVE MILWAUKEE WI 53204	1891	1887
BADGER STATE MUTUAL CASUALTY CO	WM	250 S EXECUTIVE DR BROOKFIELD WI 53005 MAIL P O BOX 2003 MILWAUKEE WI 53201	1931	1932
BALBOA INSURANCE CO	OS	620 NEWPORT CENTER DR NEWPORT BEACH CA 92660 MAIL P O BOX 1770 NEWPORT BEACH CA 92663	1948	1964
BANKERS AND SHIPPERS INS CO OF NEW YORK	OS	355 LEXINGTON AVE NEW YORK NY 10017 MAIL 262 E MOREHEAD ST P O BOX 2510 BURLINGTON NC 27215	1918	1919
BANKERS LIFE AND CASUALTY CO	OS	4444 LAWRENCE AVE CHICAGO IL 60630	1880	1960
BANKERS LIFE CO	OM	711 HIGH ST DES MOINES IA 50307	1879	1895
BANKERS MULTIPLE LINE INS CO	OS	INSURANCE EXCHANGE BLDG DES MOINES IA 50319 MAIL 4810 N KENNETH AVE CHICAGO IL 60630	1883	1897
BANKERS MUTUAL LIFE INS CO	OM	500 W SOUTH ST FREEPORT IL 61032	1948	1969
BANKERS NATIONAL LIFE INS CO	OS	P O BOX 500 1599 LITTLETON RD PARSIPPANY NJ 07054	1927	1955
BANKERS SECURITY LIFE INSURANCE SOCIETY	OS	475 PARK AVE SOUTH NEW YORK NY 10016 MAIL 1701 PENNSYLVANIA AVE N W WASHINGTON DC 20006	1917	1967
BAPTIST LIFE ASSOCIATION	OX	8555 MAIN ST BUFFALO NY 14221	1899	1924
BARABOO FARMERS MUTUAL INS CO	WT	RT 4 BARABOO WI 53913 ATTN LOUIS TERRY SEC	1876	1877
BARABOO MUTUAL FIRE INS CO	WM	P O BOX 172 136 FOURTH AVE BARABOO WI 53913	1895	1895

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
BARRON COUNTY FARMERS MUTUAL INS CO	WT	437 DIVISION ST BARRON WI 54812 ATTN ADOLPH ENGNESS SEC	1891	1891
BENEDICTINE MONKS INC	WG	P O BENET LAKE BENET LAKE WI 53102	1946	1978
BENEFICIAL NATIONAL LIFE INSURANCE CO	OS	TWO PARK AVE NEW YORK NY 10016	1962	1968
BENEFICIAL STANDARD LIFE INS CO	OS	BENEFICIAL PLAZA 3700 WILSHIRE BLVD LOS ANGELES CA 90010	1940	1959
BENEFIT TRUST LIFE INSURANCE CO (A MUTUAL LEGAL RESERVE COMPANY)	OM	1771 HOWARD ST CHICAGO IL 60626	1913	1948
BENEVOLENT CORPORATION OF THE WISCONSIN CONFERENCE OF THE UNITED EHURCH OF CHRIST	WG	3061 RACINE AVE WAUKESHA WI 53186	1953	1977
BERKSHIRE LIFE INSURANCE CO	OM	700 SOUTH ST PITTSFIELD MA 01201	1851	1974
BERRY & ROXBURY MUTUAL INS CO	WT	RT 1 BOX 95 MAZOMANIE WI 53560 ATTN ERVIN F BALLWEG SEC	1876	1876
BETHESDA LUTHERAN HOME	WG	700 HOFFMAN DRIVE WATERTOWN WI 53094	1903	1977
BIBLE LITERATURE INTERNATIONAL INC	OG	P O BOX 477 625 E N BROADWAY COLUMBUS OH 43216	1941	1977
BILLY GRAHAM EVANGELISTIC ASSOCIATION	OG	1300 HARMON PLACE MINNEAPOLIS MN 55403	1950	1977
BIRMINGHAM FIRE INS CO OF PENNSYLVANIA	OS	SUITE 8178 NORTH AMERICAN ROCKWELL BLDG 5TH AVE AND WOOD ST PITTSBURGH PA 15222 MAIL 70 PINE STREET NEW YORK NY 10005	1871	1929
BITUMINOUS CASUALTY CORP	OS	320 18TH ST ROCK ISLAND IL 61201	1928	1939
BITUMINOUS FIRE AND MARINE INS CO	OS	320 18TH ST ROCK ISLAND IL 61201	1942	1950
BLC INSURANCE COMPANY	OS	711 HIGH ST DES MOINES IA 50307	1974	1974
BLOOMFIELD MUTUAL INS CO	WT	STAR RT WEYAUWEGA WI 54983 ATTN LARRY R SAWALLISH SEC	1881	1381
BLOOMINGTON FARMERS MUTUAL INS CO	WT	BOX 98 BLOOMINGTON WI 53804 ATTN AMBROSE G HARRIS SEC	1874	1874
BLUE MOUNDS MUTUAL INSURANCE COMPANY	WT	304 LAKE STREET MT HOREB WI 53572 ATTN SUSAN BRICE SEC	1874	1874
BLUE RIDGE INSURANCE CO	OS	2000 CENTURY PLAZA BLDG SUITE 220 COLUMBIA MD 21044 MAIL P O BOX 3000 DALLAS TX 75221	1928	1968
BOARD OF TRUSTEES OF CARROLL COLLEGE THE	WG	100 NORTH EAST AVENUE WAUKESHA WI 53186	1846	1977
BOHEMIAN FARMERS MUTUAL FIRE INS CO	WT	RT 3 KEWAUNEE WI 54216 ATTN WALTER MLEZIVA SEC	1889	1890
BOSTON OLD COLONY INSURANCE CO	OS	87 KILBY ST BOSTON MA 02109 MAIL 80 MAIDEN LANE NEW YORK NY 10038	1906	1907
BRISTOL TOWN INS CO	WT	RT 2 SUN PRAIRIE WI 53590 ATTN PAUL E KREBS SEC	1875	1875
BSP INSURANCE CO	OS	6200 E OAK ST SCOTTSDALE AZ 85257 MAIL P O BOX 1030 SCOTTSDALE AZ 85252	1953	1962
BURNETT & BEAVER DAM MUTUAL INS CO	WT	215 N SPRING ST BEAVER DAM WI 53916 ATTN ELMER C NITSCHKE SEC	1875	1876
BUSINESS MEN S ASSURANCE CO OF AMERICA	OS	B M A TOWER ONE PENN VALLEY PARK KANSAS CITY MO 64108 MAIL P O BOX 76 KANSAS CITY MO 64108	1909	1926
CALAMUS MUTUAL INS CO	WT	RT 3 BEAVER DAM WI 53916 ATTN JACOB RAKE SEC	1872	1872
CALEDONIA MUTUAL FIRE INS CO	WT	RT 2 PORTAGE WI 53901 ATTN MRS SARAH OTTO SEC	1873	1873
CALEDONIA TOWN INS CO	WT	7735 DOUGLAS AVE RACINE WI 53402 ATTN HARVEY COOKE SEC	1875	1875
CALIFORNIA WESTERN STATES LIFE INSURANCE CO	OS	2020 L STREET SACRAMENTO CA 95814 MAIL P O BOX 959 SACRAMENTO CA 95804	1975	1975
CALUMET EQUITY MUTUAL INS CO	WT	1828 WISCONSIN AVE NEW HOLSTEIN WI 53061 ATTN MRS IVY MAE E PAULSEN SEC	1873	1873
CALVERT FIRE INS CO	OS	ROOM 817 3 PENN CENTER PLAZA PHILADELPHIA PA 19102 MAIL 300 ST PAUL PLACE BALTIMORE MD 21202	1925	1941
CAMCO INSURANCE A MUTUAL COMPANY	WM	NORTH LAKE WI 53064 MAIL P O BOX 85 HARTLAND WI 53029	1895	1895
CAMDEN FIRE INS ASSOCIATION THE	OS	TWO EXECUTIVE CAMPUS ROUTE 70 AND CUTHBERT BOULEVARD CHERRY HILL NJ 08034 MAIL 414 WALNUT ST PHILADELPHIA PA 19106	1841	1901
CANAL INSURANCE CO	OS	P O BOX 7 417 E NORTH ST GREENVILLE SC 29601	1939	1959
CANNERS EXCHANGE SUBSCRIBERS AT WARNERS INTER-INSURANCE BUREAU LANSING B WARNER INCORPORATED ATTORNEY-IN-FACT FOR	OR	4300 PETERSON AVENUE CHICAGO IL 60646	1907	1913
CAPITOL BANKERS LIFE INSURANCE COMPANY	OS	P O BOX 1388 1640 E 78TH ST MINNEAPOLIS MN 55440	1963	1971
CAPITOL INDEMNITY CORPORATION	WS	2 EAST GILMAN ST MADISON WI 53703 MAIL P O BOX 8 MADISON WI 53701	1959	1960
CAPITOL LAND TITLE INSURANCE INC	WS	2 EAST GILMAN ST MADISON WI 53703 MAIL P O BOX 8 MADISON WI 53701	1961	1962
CAPITOL LIFE INS CO THE	OS	P O BOX 1200 1600 SHERMAN ST DENVER CO 80201	1905	1959
CAPITOL MUTUAL INS CO	WM	1619 MONROE ST MADISON WI 53711 MAIL P O BOX 974 MADISON WI 53701	1955	1956

Name of Company Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
CAROLINA CASUALTY INSURANCE CO	OS	1107 MYRA ST . JACKSONVILLE FL 32204 MAIL P O BOX 2575 JACKSONVILLE FL 32203	1951	1966
CARRIERS INSURANCE CO	OS	3000 RUAN CENTER DES MOINES IA 50309	1962	1962
CASUALTY INDEMNITY EXCHANGE SUBSCRIBERS AT MANLIN SERVICE CORP . ATTORNEY-IN-FACT FOR	OR	222 MONROE ST . JEFFERSON CITY MO 65101 ATTN IRVIN R ZWIBELMAN ATTORNEY	1912	1957
CASUALTY INSURANCE COMPANY	OS	222 N MICHIGAN AVE . CHICAGO IL 60601	1965	1974
CASUALTY RECIPROCAL EXCHANGE SUBSCRIBERS AT CASUALTY UNDERWRITING COMPANY ATTORNEY-IN-FACT FOR	OR	92ND STREET AND STATE LINE P O BOX 559 KANSAS CITY MO 64114	1912	1913
CATHOLIC AID ASSOCIATION THE	OX	49 W NINTH ST . ST PAUL MN 55102	1892	1967
CATHOLIC FAMILY LIFE INSURANCE	WX	1572 E CAPITOL P O BOX 5663 MILWAUKEE WI 53211	1869	1868
CATHOLIC KNIGHTS INSURANCE SOCIETY	WX	1100 W WELLS ST MILWAUKEE WI 53233	1885	1885
CATHOLIC ORDER OF FORESTERS	OX	305 W MADISON ST CHICAGO IL 60606	1883	1895
CATHOLIC WORKMAN (KATOLICKY DELNIK)	OX	107 NORTH CENTRAL AVE NEW PRAGUE MN 56071	1891	1941
CAVALIER INSURANCE CORPORATION	OS	300 ST PAUL PLACE BALTIMORE MD 21202	1941	1960
CEDARBURG MUTUAL INS CO	WM	W62 N560 WASHINGTON AVE CEDARBURG WI 53012	1950	1951
CENTENNIAL INSURANCE CO	OS	45 WALL ST NEW YORK NY 10005 MAIL P O BOX 6 WALL ST STATION NEW YORK NY 10005	1941	1949
CENTENNIAL LIFE INSURANCE COMPANY THE	OS	P O BOX 470 SHAWNEE MISSION KS 66201	1962	1978
CENTRAL LIFE ASSURANCE CO	OM	611 FIFTH AVE . DES MOINES IA 50309	1896	1902
CENTRAL MUTUAL HAIL & CYCLONE INS CO	WM	213 MAIN ST HORTONVILLE WIS 54944	1902	1902
CENTRAL MUTUAL INS CO	OM	800 S WASHINGTON ST VAN WERT OH 45891	1876	1894
CENTRAL NATIONAL INS CO OF OMAHA THE	OS	105 S 17TH ST . OMAHA NE 68102	1946	1950
CENTRAL NATIONAL LIFE INS CO OF OMAHA THE	OS	105 S 17TH ST OMAHA NE 68102 MAIL 55 MADISON AVE BOX 1319 MORRISTOWN NJ 07960	1953	1957
CENTRAL NATIONAL LIFE INSURANCE CO	OS	110 NORTH EAST ST CENTRAL NATIONAL LIFE BLDG JACKSONVILLE IL 62650	1937	1970
CENTRAL SECURITY MUTUAL INS CO	OM	2775 W ALGONQUIN ROAD ROLLING MEADOWS IL 60008	1953	1970
CENTRAL STATES HEALTH & LIFE CO OF OMAHA	OM	WESTERN AT 96TH BOX 34350 OMAHA NE 68134	1932	1962
CENTURY INDEMNITY CO	OS	55 ELM ST HARTFORD CT 06115	1963	1969
CHARTER NATIONAL LIFE INS CO	OS	8301 MARYLAND AVE . ST LOUIS MO 63105	1955	1963
CHARTER OAK FIRE INS CO THE	OS	ONE TOWER SQUARE HARTFORD CT 06115	1931	1935
CHELSEA TITLE AND GUARANTY CO	OS	1307 ATLANTIC AVE . ATLANTIC CITY NJ 08401	1922	1964
CHESAPEAKE LIFE INSURANCE CO THE	OS	P O BOX 297 527 ST PAUL ST . BALTIMORE MD 21203	1956	1970
CHICAGO INSURANCE CO	OS	55 E MONROE ST . CHICAGO IL 60603	1956	1969
CHICAGO MUTUAL LIABILITY CO	OM	TWO NORTH RIVERSIDE PLAZA SUITE 2108 CHICAGO IL 60606	1920	1921
CHICAGO TITLE INS CO	OS	P O BOX 2299 1025 GRAND AVE KANSAS CITY MO 64142 MAIL 111 W WASHINGTON ST CHICAGO IL 60602	1961	1961
CHRYSLER INSURANCE CO	OS	900 TOWER DRIVE TROY MI 48084	1964	1965
CHRYSLER LIFE INSURANCE CO	OS	900 TOWER DRIVE TROY MI 48084	1972	1974
CHURCH INSURANCE CO . THE	OS	800 SECOND AVE . NEW YORK NY 10017	1929	1954
CHURCH MUTUAL INS CO	WM	3000 SCHUSTER LANE MERRILL WI 54452	1897	1897
CIM INSURANCE CORPORATION	OS	767 FIFTH AVE NEW YORK NY 10022	1965	1966
CINCINNATI INSURANCE COMPANY THE	OS	11295 PRINCETON PIKE CINCINNATI OH 45246 MAIL P O BOX 14567 CINCINNATI OH 45214	1950	1974
CITIZENS MUTUAL INS CO	WM	P O BOX 506 1520 CRESTON PARK DR . JANESVILLE WI 53545	1897	1897
CITIZENS SECURITY MUTUAL INSURANCE CO	OM	WEST AVE AT 5TH ST . RED WING MN 55066	1914	1970
CITY INSURANCE CO	OS	20 EVERGREEN PLACE EAST ORANGE NJ 07017 MAIL 59 MAIDEN LANE NEW YORK NY 10038	1970	1970
CITY OF WAUKESHA MUTUAL INS CO	WM	135 WISCONSIN AVE . P O BOX 983 WAUKESHA WI 53186	1889	1889
CITY TITLE INS CO	OS	32 BROADWAY NEW YORK NY 10004	1929	1961
CLARNO MUTUAL FIRE INS CO	WT	1803-20TH ST . MONROE WI 53566 ATTN GLENN R BENKERT SEC	1874	1874
CLASSIFIED INSURANCE CORPORATION	WS	700 W MICHIGAN ST . MILWAUKEE WI 53233 MAIL P O BOX 332 MILWAUKEE WI 53201	1959	1959
COASTAL CASUALTY CO	OS	7120 HAYVENHURST AVE . VAN NUYS CA 91406 MAIL HAMM BLDG ST PAUL MN 55102 ATTN EDWIN W MITCHELL	1959	1959
COLLEGE LIFE INS CO OF AMERICA THE	OS	3500 W DEPAUW BLVD . INDIANAPOLIS IN 46260 MAIL P O BOX 68181 INDIANAPOLIS IN 46268	1946	1957
COLONIAL LIFE & ACCIDENT INS CO	OS	1200 COLONIAL LIFE BOULEVARD COLUMBIA SC 29210 MAIL P O BOX 1365 COLUMBIA SC 29202	1939	1963
COLONIAL LIFE INS CO OF AMERICA THE	OS	111 PROSPECT ST . EAST ORANGE NJ 07017	1897	1959
COLONIAL PENN FRANKLIN INSURANCE CO	OS	5 PENN CENTER PLAZA PHILADELPHIA PA 19103 MAIL P O BOX 1228 PHILADELPHIA PA 19105	1910	1911
COLONIAL PENN INSURANCE CO	OS	22 BEACON ST . BOSTON MA 02108 MAIL P O BOX 1228 PHILADELPHIA PA 19105	1954	1957
COLONIAL PENN LIFE INSURANCE CO	OS	5 PENN CENTER PLAZA PHILADELPHIA PA 19103 MAIL P O BOX 1228 PHILADELPHIA PA 19105	1957	1967
COLUMBUS MUTUAL TOWN INS CO	WT	1200 W MAPLE AVE . COLUMBUS WI 53925 ATTN HERBERT RAETHER SEC	1873	1873
COMBINED INSURANCE CO OF AMERICA	OS	5050 NORTH BROADWAY CHICAGO IL 60640	1919	1962
COMBINED INSURANCE CO OF WISCONSIN	WS	104 S MAIN ST . FOND DU LAC WI 54935	1928	1929

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COMMERCE AND INDUSTRY INSURANCE CO	OS	70 PINE ST . NEW YORK. NY 10005	1957	1966
COMMERCIAL INS. CO. OF NEWARK. N.J	OS	10 PARK PLACE. NEWARK. NJ 07101 MAIL 80 MAIDEN LANE. NEW YORK. NY 10038	1909	1921
COMMERCIAL LOAN INSURANCE CORP	WS	MGIC PLAZA AT 250 E. KILBOURN AVE . MILWAUKEE. WI 53201 MAIL P O BOX 756. MGIC PLAZA. MILWAUKEE. WI 53201	1966	1966
COMMERCIAL MORTGAGE INS . INC	WS	150 E. GILMAN ST . MADISON. WI 53703 MAIL P O. BOX 7066. MADISON. WI 53707	1969	1969
COMMERCIAL STANDARD INS. CO	OS	P O. BOX 12216. 6421 CAMP BOWIE BLVD . FORT WORTH. TX 76116	1924	1959
COMMERCIAL TRAVELERS MUTUAL INS. CO	OM	70 GENESEE ST . UTICA. NY 13502	1883	1967
COMMERCIAL UNION INSURANCE CO	OS	ONE BEACON ST . BOSTON. MA 02108	1971	1971
COMMERCIAL UNION LIFE INSURANCE CO. OF AMERICA	OS	100 W. 10TH ST . WILMINGTON. DE 19801 MAIL ONE BEACON ST . BOSTON. MA 02108	1958	1958
COMMONWEALTH LAND TITLE INS. CO	OS	1510 WALNUT ST . PHILADELPHIA. PA 19102	1944	1962
COMPASS INSURANCE CO	OS	CITICORP CENTER. 153 EAST 53RD STREET. NEW YORK. NY 10022 MAIL 703 CURTIS ST . MIDDLETON. OH 45043	1968	1972
CONCORD MUTUAL FIRE INS. CO	WT	1615 CTH E. OCONOMOWOC. WI 53066. ATTN MRS PATRICIA J. BRANDT. SEC	1875	1875
CONCORDIA MUTUAL LIFE ASSOCIATION	OX	20 N. WACKER DR . CHICAGO. IL 60606	1909	1921
CONFEDERATION LIFE INSURANCE CO	AM	STATEMENTS & TAXATION. OUTSIDE CANADA. 321 BLOOR STREET EAST. 7TH FLOOR. TORONTO. ONTARIO. CANADA M4W 1H1	1871	1967
CONNECTICUT GENERAL LIFE INS. CO	OS	900 COTTAGE GROVE RD . BLOOMFIELD. CT 06152. HARTFORD. CT 06152	1865	1936
CONNECTICUT INDEMNITY CO . THE	OS	1000 ASYLUM AVE . HARTFORD. CT 06101	1917	1931
CONNECTICUT MUTUAL LIFE INS. CO . THE	OM	140 GARDEN ST . HARTFORD. CT 06115	1846	1932
CONSOLIDATED INSURANCE CO	OS	115 N. PENNSYLVANIA ST . INDIANAPOLIS. IN 46204	1955	1973
CONSOLIDATED NATIONAL LIFE INS. CO	OS	115 N. PENNSYLVANIA ST . INDIANAPOLIS. IN 46204	1968	1973
CONSTITUTION LIFE INS. CO	OS	4423 W. LAWRENCE AVE . CHICAGO. IL 60630	1929	1959
CONSTITUTION REINSURANCE CORPORATION	OS	110 WILLIAM ST . NEW YORK. NY 10038	1940	1971
CONSUMERS UNITED INSURANCE COMPANY	OS	1310 KING ST . WILMINGTON. DE 19801 MAIL 2100 STREET. NW. WASHINGTON. D C 20037	1956	1967
CONTINENTAL AMERICAN LIFE INS. CO	OS	CONTINENTAL AMERICAN BLDG . WILMINGTON. DE 19899 MAIL 11TH & KING STS . WILMINGTON. DE 19899	1907	1964
CONTINENTAL ASSURANCE CO	OS	310 S. MICHIGAN AVE . CHICAGO. IL 60604	1911	1922
CONTINENTAL CASUALTY CO	OS	310 S. MICHIGAN AVE . CHICAGO. IL 60604	1897	1898
CONTINENTAL INSURANCE COMPANY. THE	OS	9 CAPITOL STREET. CONCORD. NH 03301 MAIL 80 MAIDEN LANE. NEW YORK. N Y 10038	1977	1977
CONTINENTAL WESTERN INS. CO	OS	11201 DOUGLAS AVE . URBANDALE. IA 50322 MAIL P O BOX 1594. DES MOINES. IA 50306	1907	1959
CONTINENTAL WESTERN LIFE INS. CO	OS	11201 DOUGLAS AVE . URBANDALE. IA 50322 MAIL P O BOX 1594. DES MOINES. IA 50306	1966	1969
CORPORATION FOR THE NATIONAL ASSOCIATION OF CONGREGATIONAL CHRISTIAN CHURCHES OF THE U. S.	WG	176 WEST WISCONSIN AVE . MILWAUKEE. WI 53203 MAIL P. O. BOX 1620. 8473 SOUTH HOWELL AVENUE OAK CREEK. WI 53154	1961	1978
COTTAGE GROVE-OREGON MUTUAL INS. CO	WT	2321 FISH HATCHERY RD . OREGON. WI 53575. ATTN THOMAS GORMAN. SEC	1875	1875
COUNTRY LIFE INSURANCE CO	OS	1701 TOWANDA AVE . BLOOMINGTON. IL 61701	1928	1965
COUNTRYWIDE INSURANCE CO	OS	1150 S. OLIVE ST . LOS ANGELES. CA 90015	1960	1962
COUNTRYWIDE LIFE INSURANCE COMPANY	OS	1150 S. OLIVE ST . LOS ANGELES. CA 90015 MAIL P O BOX 3653. LOS ANGELES. CA 90051	1973	1974
COURTLAND-SPRINGVALE TOWN INS. CO	WT	RT 1. CAMBRIA. WI 53923. ATTN DAVID E. LLOYD. SEC	1874	1875
COVENANT LIFE INSURANCE CO	OS	50 W. MAIN ST . SOMERVILLE. NJ 08876 MAIL 99 WOODLAND ST . P O. BOX 1169. HARTFORD. CT 06101	1964	1966
CRAWFORD COUNTY FARMERS MUTUAL INSURANCE COMPANY	WT	GAYS MILLS. WI 54631. ATTN HUBERT FREEMAN. SEC	1900	1900
CREDIT LIFE INS. CO . THE	OS	120 S. LIMESTONE ST . SPRINGFIELD. OH 45501	1925	1951
CRITERION INSURANCE CO	OS	1705 L ST . N W . WASHINGTON. DC 20036	1961	1963
CROATIAN CATHOLIC UNION OF U S A	OX	125 WEST FIFTH AVENUE. GARY. IN 46402 MAIL ONE WEST OLD RIDGE ROAD. HOBART. IN 46342	1922	1951
CROATIAN FRATERNAL UNION OF AMERICA	OX	KINGSTON AND DELANEY DRIVES. PITTSBURGH. PA 15235	1897	1917
CROWN LIFE INSURANCE CO	AS	120 BLOOR ST. E . TORONTO. ONTARIO. CANADA M4W 1B8	1900	1964
CRUM & FORSTER LIFE INSURANCE COMPANY	OS	1259 U S. ROUTE 46. PARSIPPANY. NJ 0704	1965	1966
CRYSTAL LAKE-UTICA MUTUAL INS. CO	WT	193 MOUND ST . P O. BOX 345. BERLIN. WI 54923. ATTN ARNOLD KRETZMANN. SEC	1875	1876
CUDIS INSURANCE SOCIETY. INC	WS	5910 MINERAL POINT RD . MADISON. WI 53701 MAIL P O. BOX 391. MADISON. WI 53701	1976	1976
CUMIS INSURANCE SOCIETY. INC	WS	5910 MINERAL POINT RD . MADISON. WI 53705 MAIL P O. BOX 1084. MADISON. WI 53701	1960	1960
CUNA MUTUAL INS. SOCIETY	WM	5910 MINERAL POINT RD . MADISON. WI 53705 MAIL P O. BOX 391. MADISON. WI 53701	1935	1935
CZECHOSLOVAK SOCIETY OF AMERICA	OX	P O. BOX 249. 2701 S. HARLEM AVE . BERWYN. IL 60402	1911	1938

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DAIRYLAND INSURANCE CO.	WS	625 N. SEGOE ROAD., MADISON, WI 53705 MAIL P.O. BOX 29410, 9501 EAST SHEA BOULEVARD, SCOTTSDALE, AZ 85252	1965	1965
DAKOTA WESLEYAN UNIVERSITY.	OG	MITCHELL, SD 57301	1885	1977
DANISH BROTHERHOOD IN AMERICA	OX	P.O. BOX 31748, 3717 HARNEY ST., OMAHA, NE 68131	1882	1917
DARLINGTON MUTUAL FIRE INS. CO.	WT	P.O. BOX 283, 116 E. LOUISA ST., DARLINGTON, WI 53530, ATTENTION WESLEY BERGET, SEC	1875	1875
DAYTON TOWN MUTUAL INS. CO.	WT	RT. 1, MUSCODA, WI 53573, ATTN. THOMAS SHANNON, SEC	1903	1903
DEACONESS HOSPITAL FONDATION, INC.	WG	620 NORTH 19TH STREET, MILWAUKEE, WI 53233	1975	1978
DEGREE OF HONOR PROTECTIVE ASSOCIATION	OX	325 CEDAR ST., ST. PAUL, MN 55101	1971	1971
DELTA DENTAL PLAN OF WISCONSIN, INC	WN	P.O. BOX 26, 1650 BRIGGS ST., STEVENS POINT, WI 54481	1962	1965
DIAMOND STATE LIFE INSURANCE CO	OS	3941 KENNETT PIKE, P.O. BOX 4140, WILMINGTON, DE 19807 MAIL: 300 SEVILLA AVENUE, P.O. BOX 343783, CORAL GABLES, FL 33134	1958	1964
DODGEVILLE MUTUAL INSURANCE COMPANY	WI	158 N. IOWA ST., DODGEVILLE, WI 53533, ATTN. CURTIS PETERSON, SEC	1879	1879
DRAKE INSURANCE COMPANY OF NEW YORK	OS	55 JOHN STREET, NEW YORK, NY 10038 MAIL: 6 COMMERCE DRIVE, CRANFORD, NJ 07016	1929	1930
DRUGGISTS MUTUAL INS. CO.	OM	P.O. BOX 370, HWY. 18 WEST, ALGONA, IA 50511	1909	1919
DUNN COUNTY MUTUAL INSURANCE CO	WT	1550 THUNDERBIRD MALL, MENOMONIE, WI 54751, ATTN. JEROME F. TRAXLER, SEC	1875	1875
DUPONT MUTUAL INS. CO.	WT	106 N. MAIN ST., P.O. BOX 175, MARION, WI 54950, ATTN. WILLIAM E. ZILLMER, SEC	1883	1883
DURHAM LIFE INSURANCE CO	OS	P.O. BOX 27807, 2610 WYCLIFF RD., RALEIGH, NC 27611	1913	1970
EAGLE POINT MUTUAL INS. CO.	WT	23 W. CENTRAL ST., CHIPPEWA FALLS, WI 54729, ATTN. JAMES C. O DONNELL, SEC	1879	1879
EAGLE STAR INSURANCE COMPANY OF AMERICA	OS	111 JOHN STREET, NEW YORK, IY 10038	1978	1978
EAGLES NATIONAL LIFE INS. CO.	OS	406 ROSEMONT GARDEN, LEXINGTON, KY 40503	1976	1976
EARLY AMERICAN LIFE, A MUTUAL INSURANCE CO	OM	2706 W. 7TH BLVD., ST. PAUL, MN 55116	1904	1962
EASTERN MUTUAL INSURANCE CO	WM	P.O. BOX 20, MICHICOT, WIS. 54228	1927	1927
EASTMAN MUTUAL FIRE INS. CO.	WT	RT. 1, BOX 337, PRAIRIE DU CHIEN, WI 53821, ATTN. HENRY POLODNA, SEC	1877	1877
ECONOMY FIRE AND CASUALTY CO	OS	P.O. BOX 729, 535 W. STEPHENSON ST., FREEPORT, IL 61032	1535	1954
ELECTRIC INSURANCE CO	OS	715 LYNNWAY, LYNN, MA 01905	1966	1972
ELECTRIC MUTUAL LIABILITY INS. CO	OM	715 LYNNWAY, LYNN, MA 01905	1927	1948
ELECTRONIC REALTY ASSOCIATES, INC	OS	BOX 2974, 4900 COLLEGE BOULEVARD, SHAWNEE MISSION, KS 66201	1978	1978
ELLINGTON MUTUAL INS. CO.	WT	GREENVILLE, WI 54942 MAIL: 106 N. OLK ST., HORTONVILLE, WI 54944, ATTN. SHELDON WIESLER, SEC	1878	1878
EMCASCO INSURANCE CO	OS	717 MULBERRY ST., DES MOINES, IA 50309 MAIL P.O. BOX 712, DES MOINES, IA 50303	1958	1962
EMMCO INSURANCE CO	OS	221 W. WAYNE ST., SOUTH BEND IN 46624 MAIL 800 WEST AIRPORT FREEWAY, P.O. BOX 22133, DALLAS, TX 75222	1919	1939
EMPIRE FIRE AND MARINE INSURANCE CO	OS	1624 DOUGLAS ST., OMAHA, NE 68102	1954	1973
EMPIRE GENERAL LIFE INSURANCE COMPANY	OS	2801 HIGHWAY 280 SOUTH, BIRMINGHAM, AL 35203 MAIL: P.O. BOX 2606, BIRMINGHAM, AL 35202	1976	1978
EMPIRE INDEMNITY INSURANCE CO	OS	809 N.W. 36TH ST., OKLAHOMA CITY, OK 73118 MAIL: 1624 DOUGLAS ST., OMAHA, NE 68102	1957	1961
EMPLOYEES MUTUAL BENEFIT ASSOCIATION OF ST. PAUL	OM	PLACED IN REHABILITATION	1925	1931
EMPLOYEES' MUTUAL BENEFIT ASSOCIATION	WX	231 W. MICHIGAN ST., MILWAUKEE, WI 53203	1912	1914
EMPLOYERS CASUALTY CO	OS	EMPLOYERS INSURANCE BLDG., 423 S. AKARD ST., DALLAS, TX 75202	1920	1970
EMPLOYERS LIFE INS. CO. OF WAUSAU	WS	P.O. BOX 150, 2000 WESTWOOD DRIVE, WAUSAU, WI 54401	1965	1965
EMPLOYERS MODERN LIFE CO	OS	717 MULBERRY ST., DES MOINES, IA 50309 MAIL P.O. BOX 712, DES MOINES, IA 50303	1962	1967
EMPLOYERS MUTUAL CASUALTY COMPANY	OM	717 MULBERRY ST., DES MOINES, IA 50309 MAIL P.O. BOX 712, DES MOINES, IA 50303	1911	1945
EMPLOYERS MUTUAL LIABILITY INS. CO. OF WISCONSIN	WM	P.O. BOX 150, 2000 WESTWOOD DRIVE, WAUSAU, WI 54401	1911	1911
EMPLOYERS REINSURANCE CORP	OS	21 W. 10TH ST., KANSAS CITY, MO 64105 MAIL P.O. BOX 2088, KANSAS CITY, MO 64142	1914	1917
EMPLOYERS' FIRE INS. CO., THE	OS	ONE BEACON ST., BOSTON, MA 02108	1921	1923
EQUITABLE AMERICAN LIFE INSURANCE COMPANY	OS	604 LOCUST STREET, DES MOINES, IA 50306 MAIL P.O. BOX 1635, DES MOINES IA 50301	1976	1977
EQUITABLE GENERAL INSURANCE COMPANY	OS	TENTH FLOOR HUBELL BUILDING, DES MOINES, IA 50309 MAIL: ONE EQUITABLE GENERAL PLACE, FORT WORTH, TX 76151	1978	1978
EQUITABLE LIFE ASSUR. SOCIETY OF THE U.S., THE	OM	1285 AVENUE OF THE AMERICAS, NEW YORK, NY 10019	1859	1915
EQUITABLE LIFE INS. CO. OF IOWA	OS	604 LOCUST ST., DES MOINES, IA 50306	1867	1947
EQUITABLE RESERVE ASSOCIATION	WX	P.O. BOX 448, 116 S. COMMERCIAL ST., NEENAH, WI 54956	1897	1897
EQUITABLE VARIABLE LIFE INSURANCE CO	OS	1285 AVENUE OF THE AMERICAS, NEW YORK, NY 10019	1972	1973

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ETTRICK MUTUAL FIRE INS. CO	WT	ETTRICK, WI 54627, ATTN K A UNDERHEIM, SEC	1877	1877
EXCALIBUR INSURANCE CO	OS	6800 FRANCE AVE S., SUITE 474, MINNEAPOLIS, MN 55435 MAIL: P O BOX 5003, CARROLLTON TX 75006	1948	1955
EXCEL INSURANCE CO	OS	221 W WAYNE ST., SOUTH BEND IN 46624 MAIL 800 WEST AIRPORT FREEWAY, P O BOX 22133, DALLAS, TX 75222	1939	1962
EXCESS MUTUAL REINSURANCE CO	OM	1314 KING STREET, WILMINGTON, DE 19899 MAIL THREE GIRARD PLAZA, PHILADELPHIA, PA 19102	1934	1955
EXECUTIVE LIFE INSURANCE CO	OS	EXECUTIVE LIFE BLDG., 9777 WILSHIRE BLVD., BEVERLY HILLS, CA 90212	1961	1972
EXXON TRAVEL CLUB, INC	OC	4550 DACOMA STREET, HOUSTON, TX 77092 MAIL P O BOX 3633, HOUSTON, TX 77001	1964	1965
FAIRHAVEN CORPORATION	WG	435 STARIN ROAD, WHITEWATER, WI 53190	1960	1977
FALL CREEK MUTUAL INS. CO	WT	RT 1, FALL CREEK, WI 54742, ATTN ERVIN SELL, SEC	1875	1875
FAMILY HEALTH PLAN COOPERATIVE	HN	5413 SOUTH 76 TH STREET, GREENDALE, WI 53129 MAIL 6901 WEST EDGERTON AVE., MILWAUKEE, WI 53220	1977	1979
FAMILY INSURANCE CORPORATION	WS	P O BOX 508, 145 S SAWYER ST., SHAWANO, WI 54166	1965	1965
FAMILY LIFE INSURANCE CO	OS	PARK PLACE, SEATTLE, WA 98101	1949	1960
FARM AND HOME LIFE INS. CO	OS	300 W OSBORN ROAD, PHOENIX, AZ 85013 MAIL P O BOX 16170, PHOENIX, AZ 85011	1954	1958
FARMERS AND TRADERS LIFE INS. CO	OM	960 JAMES ST., BOX 1056, SYRACUSE, NY 13201	1912	1963
FARMERS AUTOMOBILE INSURANCE ASSOCIATION, THE. FARMERS AUTOMOBILE MANAGEMENT CORPORATION, ATTORNEY-IN-FACT FOR	OR	2505 COURT ST., P O BOX 111, PEKIN, IL 61554	1921	1964
FARMERS INS. EXCHANGE, FARMERS UNDERWRITERS ASSN., ATTORNEY-IN-FACT FOR	OR	4680 WILSHIRE BLVD., LOS ANGELES, CA 90054 MAIL P O BOX 2478, TERMINAL ANNEX, LOS ANGELES, CA 90051	1928	1954
FARMERS MUTUAL HAIL INS. CO. OF IOWA	OM	2323 GRAND AVE., DES MOINES, IA 50312	1893	1932
FARMERS NEW WORLD LIFE INS. CO	OS	9611 SUNSET HWY., S.E., MERCER ISLAND, WA 98040	1910	1921
FARMINGTON MUTUAL INSURANCE CO	WT	RT 2, OSCEOLA, WI 54020, ATTN VERN NELSON, SEC	1878	1878
FARMLAND LIFE INSURANCE CO	OS	1963 BELL AVE., DES MOINES, IA 50315	1961	1974
FARMLAND MUTUAL INSURANCE COMPANY	OM	FLEUR & BELL, DES MOINES, IA 50315	1909	1948
FATHER FLANAGAN'S BOYS' HOME	OG	BOYS TOWN, NE 68010	1920	1978
FEDERAL HOME LIFE INSURANCE COMPANY	OS	3637 N MERIDIAN ST., INDIANAPOLIS, IN 46208 MAIL 78 W MICHIGAN AVE., BATTLE CREEK, MI 49016	1910	1958
FEDERAL INSURANCE CO	OS	51 JOHN F. KENNEDY PARKWAY, SHORT HILLS, NJ 07078, ATTN MRS E DIAMOND	1901	1903
FEDERAL KEMPER INSURANCE COMPANY	OS	DECATUR, MACON COUNTY, IL MAIL LONG GROVE, IL 60049	1973	1974
FEDERAL KEMPER LIFE ASSURANCE CO	OS	KEMPER BLDG., LONG GROVE, IL 60049	1967	1968
FEDERAL LIFE INS. CO. (MUTUAL)	OM	3703 LAKE AT PFINGSTEN, GLENVIEW, IL 60025	1899	1950
FEDERATED LIFE INSURANCE CO	OS	129 E BROADWAY, OWATONNA, MN 55060	1958	1966
FEDERATED MUTUAL INSURANCE CO	OM	129 E BROADWAY, OWATONNA, MN 55060	1904	1914
FEDERATED REINSURANCE CORPORATION	OS	160 WATER ST., NEW YORK NY 10038 MAIL 1701 BANK OF THE SOUTHWEST BLDG, 910 TRAVIS STREET, HOUSTON, TX 77002	1972	1973
FEDERATED RURAL ELECTRIC INS. CORP	WS	5709 ODANA RD., MADISON, WI 53719 MAIL P O BOX 4328, MADISON, WI 53719	1957	1959
FEDERATION LIFE INSURANCE OF AMERICA	WX	2335 S. 13TH ST., MILWAUKEE, WI 53215	1913	1915
FIDELITY AND CASUALTY CO. OF NEW YORK, THE	OS	9 CAPITOL STREET, CONCORD, NH 03301 MAIL 80 MAIDEN LANE, NEW YORK, NY 10038	1977	1977
FIDELITY AND DEPOSIT CO. OF MARYLAND	OS	FIDELITY BLDG., BALTIMORE, MD 21203 MAIL CHARLES AND LEXINGTON STS., BALTIMORE, MD 21203	1969	1969
FIDELITY AND GUARANTY INS. UNDERWRITERS, INC	OS	781 NORTHWEST BLVD., COLUMBUS, OH 43212 MAIL CALVERT AND REDWOOD STS., BALTIMORE, MD 21203	1951	1959
FIDELITY AND GUARANTY INSURANCE COMPANY	OS	1001 OFFICE PARK ROAD, WEST DES MOINES, IA 50265 MAIL 100 LIGHT STREET, P O BOX 1138, BALTIMORE, MARYLAND 21203	1977	1979
FIDELITY AND GUARANTY LIFE INS. CO	OS	100 LIGHT ST., BALTIMORE, MD 21202 MAIL P O BOX 1138, BALTIMORE, MD 21203	1959	1960
FIDELITY BANKERS LIFE INSURANCE CO	OS	9TH AND MAIN STS., RICHMOND, VA 23230 MAIL P O BOX 2368, RICHMOND, VA 23218	1967	1967
FIDELITY INTERSTATE LIFE INSURANCE CO	OS	42 S 15TH ST., PHILADELPHIA, PA 19102	1954	1971
FIDELITY LIFE ASSOCIATION, A MUTUAL LEGAL RESERVE CO	OM	LONG GROVE, IL 60049	1896	1899
FIDELITY MUTUAL LIFE INSURANCE CO., THE	OM	P O BOX 7318, PARKWAY AT FAIRMOUNT AVE., PHILADELPHIA, PA 19101	1878	1967
FIDELITY SECURITY LIFE INSURANCE CO	OS	3130 BROADWAY, KANSAS CITY, MO 64111	1969	1975
FIDELITY UNION LIFE INS. CO	OS	1511 BRYAN ST., DALLAS, TX 75201 MAIL P O BOX 2580, DALLAS, TX 75221	1927	1962
FINANCIAL ASSURANCE, INCORPORATED	OS	1536 COLE BOULEVARD, GOLDEN, CO 80401	1961	1974
FIRE AND CASUALTY INSURANCE COMPANY OF CONNECTICUT, THE	OS	1000 ASYLUM AVE., HARTFORD, CT 06101	1923	1963

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
FIRE INS. EXCHANGE, FIRE UNDERWRITERS ASSN., ATTORNEY-IN-FACT FOR	OR	4680 WILSHIRE BLVD., LOS ANGELES, CA 90010 MAIL: P.O. BOX 2478, TERMINAL ANNEX, LOS ANGELES, CA 90051	1942	1954
FIREMAN'S FUND AMERICAN LIFE INS. CO.	OS	1600 LOS GAMOS DRIVE, SAN RAFAEL, CA 94911	1958	1967
FIREMAN'S FUND INSURANCE CO.	OS	3333 CALIFORNIA ST., SAN FRANCISCO, CA 94120 MAIL: P.O. BOX 3395, SAN FRANCISCO, CA 94120	1864	1918
FIREMEN'S INS. CO. OF NEWARK, N.J.	OS	10 PARK PLACE, NEWARK, NJ 07101 MAIL: 80 MAIDEN LA., NEW YORK, NY 10038	1855	1875
FIRST CATHOLIC SLOVAK LADIES ASSN. OF THE UNITED STATES OF AMERICA, THE	OX	24950 CHAGRIN BLVD., CLEVELAND, OH 44122	1899	1941
FIRST CATHOLIC SLOVAK UNION, U.S.A.	OX	3289 E. 55TH ST., CLEVELAND, OH 44101	1892	1940
FIRST COLONY LIFE INSURANCE CO.	OS	700 MAIN ST., LYNCHBURG, VA 24504 MAIL: P.O. BOX 1280, LYNCHBURG, VA 24505	1955	1972
FIRST FEDERATED LIFE INS. CO.	OS	MUNSEY BLDG., BALTIMORE, MD 21202	1955	1970
FIRST GENERAL INSURANCE CO.	OS	SUITE 330, 1280 WEST PEACHTREE STREET, N.W., ATLANTA, GA 30309 MAIL: 4858 STREET ROAD, TREVOSE, PA 19047	1949	1961
FIRST NATIONAL INS. CO. OF AMERICA	OS	4347 BROOKLYN AVE., N.E., SEATTLE, WA 98105	1928	1930
FIRST UNITED LIFE INSURANCE CO.	OS	475-479 BROADWAY, GARY, IN 46402	1956	1971
FIRST VARIABLE LIFE INSURANCE COMPANY	OS	PLAZA WEST BUILDING - SUITE 590, MCKINLEY & LEE STREETS, LITTLE ROCK, AR 77205	1968	1974
FLORISTS' LIFE INSURANCE CO.	OS	500 ST. LOUIS ST., EDWARDSVILLE, IL 62025	1964	1970
FLORISTS' MUTUAL INS. CO.	OM	P.O. BOX 535, 500 ST. LOUIS ST., EDWARDSVILLE, IL 62025	1887	1953
FORD LIFE INSURANCE CO.	OS	THE AMERICAN ROAD, DEARBORN, MI 48121	1966	1967
FOREMOST GUARANTY CORPORATION	OS	5800 FOREMOST DRIVE, S.E., GRAND RAPIDS, MI 49508 MAIL: P.O. BOX 2450, GRAND RAPIDS, MI 49501	1972	1973
FOREMOST INSURANCE CO.	OS	5800 FOREMOST DRIVE, S.E., GRAND RAPIDS, MI 49508 MAIL: P.O. BOX 2450, GRAND RAPIDS, MI 49501	1952	1955
FOREMOST LIFE INSURANCE CO.	OS	5800 FOREMOST DRIVE, S.E., GRAND RAPIDS, MI 49508 MAIL: P.O. BOX 2450, GRAND RAPIDS, MI 49501	196[illegible]	1969
FORUM INSURANCE CO.	OS	140 S. STATE ST., CHICAGO, IL 60603 MAIL: SUITE 938, 15 WESTMINSTER ST., PROVIDENCE, RI 02903	1963	1964
FOUNDATION FOR CHRISTIAN LIVING, A CHURCH CORP.	OG	PAWLING, NY 12564	1974	1979
FOUNTAIN CITY MUTUAL INS. CO.	WT	FOUNTAIN CITY, WI 54629, ATTN: DALE F. MANN, SEC.	1874	1874
FRANKENMUTH MUTUAL INSURANCE CO.	OM	ONE MUTUAL AVE., FRANKENMUTH, MI 48734	1921	1972
FRANKLIN FARMER'S MUTUAL INS. CO.	WT	SPRING GREEN, WI 53588 MAIL: ROUTE 4, RICHLAND CENTER, WI 53581, ATTN: GEORGE W. BREWER, SEC.	1877	1877
FRANKLIN LIFE INS. CO., THE	OS	FRANKLIN SQUARE, SPRINGFIELD, IL 62713	1884	1919
FRANKLIN MUTUAL INS. CO.	WM	ROUTE 4, FRANKLIN ROAD, PLYMOUTH, WI 53073	1938	1938
GAMBLE ALDEN LIFE INSURANCE CO.	OS	5100 GAMBLE DRIVE, MINNEAPOLIS, MN 55416 MAIL: P.O. BOX 1344, MINNEAPOLIS, MN 55440	1973	1973
GARDEN STATE LIFE INSURANCE CO.	OS	484 CENTRAL AVE., NEWARK, NJ 07107	1956	1964
GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORP., LTD. (U.S. BRANCH)	AS	PERTH, SCOTLAND MAIL: 414 WALNUT ST., PHILADELPHIA, PA 19106	1891	1899
GENERAL AMERICAN LIFE INS. CO.	OM	GENERAL AMERICAN LIFE BLDG., N.W., CORNER 15TH AND LOCUST STS., ST. LOUIS, MO 63166	1933	1968
GENERAL CASUALTY CO. OF WIS.	WS	121 E. WILSON ST., MADISON, WI 53703 MAIL: P.O. BOX 369, MADISON, WI 53701	1925	1925
GENERAL FIDELITY LIFE INS. CO.	OS	1108 E. MAIN ST., RICHMOND, VA 23219 MAIL: P.O. BOX 2249, RICHMOND, VA 23217	1953	1967
GENERAL INS. CO. OF AMERICA	OS	4347 BROOKLYN AVE., N.E., SEATTLE, WA 98105	1923	1926
GENERAL LIFE INS. CORP. OF WISCONSIN	WS	735 N. WATER ST., MILWAUKEE, WI 53202 MAIL: P.O. BOX 349, MILWAUKEE, WI 53201	1958	1959
GENERAL REINSURANCE CORPORATION	OS	100 W. 10TH ST., WILMINGTON, DE 19801 MAIL: 600 STEAMBOAT ROAD, GREENWICH, CT 06830	1870	1971
GENERAL UNITED LIFE INSURANCE CO.	OS	1400 - 50TH ST., WEST DES MOINES, IA 50265 MAIL: P.O. BOX 1302, DES MOINES, IA 50305	1962	1965
GEORGETOWN LIFE INSURANCE CO.	OS	216 N.E. PERRY ST., PEORIA, IL 61603	1963	1968
GEORGIA INTERNATIONAL LIFE INS. CO.	OS	300 INTERSTATE NORTH, ATLANTA, GA 30339 MAIL: P.O. BOX 7325, ATLANTA, GA 30309	1967	1968
GERBER LIFE INSURANCE CO.	OS	66 CHURCH ST., WHITE PLAINS, NY 10601	1967	1971
GERMANTOWN INSURANCE CO.	OS	GERMANTOWN MARKET SQUARE, PHILADELPHIA, PA 19144	1843	1961
GERMANTOWN MUTUAL INS. CO.	WM	N116 W16150 MAIN ST., GERMANTOWN, WI 53022 MAIL: P.O. BOX 128, GERMANTOWN, WI 53022	1854	1854
GLENS FALLS INSURANCE CO., THE	OS	100 WEST 10TH STREET, WILMINGTON DE 19801 MAIL: 80 MAIDEN LANE, NEW YORK, NY 10038	1977	1977
GLOBE INDEMNITY CO.	OS	150 WILLIAM ST., NEW YORK, NY 10038	1911	1912
GLOBE LIFE AND ACCIDENT INS. CO.	OS	120 ROBERT S. KERR AVE., OKLAHOMA CITY, OK 73184	1951	1964
GLOBE LIFE INS. CO.	OS	222 N. DEARBORN ST., CHICAGO, IL 60601, ATTN: HUGO A. LORENZ	1928	1959
GOVERNMENT EMPLOYEES INS. CO.	OS	1705 L ST., N.W., WASHINGTON, DC 20076 MAIL: GOVERNMENT EMPLOYEES INSURANCE OPERATIONS BLDG., WASHINGTON, DC 20076	1937	1947

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GOVERNMENT EMPLOYEES LIFE INS. CO.	OS	1735 L STREET, WASHINGTON, DC 20076. MAIL: GOVERNMENT EMPLOYEES INSURANCE OPERATIONS BLDG., WASHINGTON, DC 20076	1949	1962
GRAIN DEALERS MUTUAL INS. CO.	OM	1752 N. MERIDIAN ST., INDIANAPOLIS, IN 46202	1902	1922
GRANITE STATE INS. CO.	OS	P. O. BOX 960, 1750 ELM ST., MANCHESTER, NH 03105	1885	1908
GREAT AMERICAN INSURANCE COMPANY	OS	TEMPLE BAR BLDG., COURT AND MAIN STREETS, CINCINNATI, OH 45202. MAIL: P. O. BOX 2575, CINCINNATI, OH 45201	1942	1947
GREAT AMERICAN LIFE INSURANCE CO.	OS	P. O. BOX 669, 7 GLENWOOD AVE., EAST ORANGE, NJ 07019. MAIL: P. O. BOX 30019, LOS ANGELES, CA 90030	1959	1961
GREAT AMERICAN RESERVE INS. CO.	OS	2020 LIVE OAK ST., DALLAS, TX 75201. MAIL: P. O. BOX 388, DALLAS, TX 75221	1937	1967
GREAT CENTRAL INSURANCE CO.	OS	3625 N. SHERIDAN ROAD, PEORIA, IL 61604	1967	1969
GREAT COMMONWEALTH LIFE INS. CO.	OS	1420 VICEROY DRIVE, DALLAS, TX 75235. MAIL: P. O. BOX 36169, DALLAS, TX 75235	1955	1966
GREAT EQUITY LIFE INSURANCE CO.	OS	222 NORTH DEARBORN STREET, CHICAGO, IL 60601	1952	1974
GREAT LAKES INSURANCE CO.	OS	P. O. BOX 553, 1665 LARKIN AVE., ELGIN, IL 60120	1943	1970
GREAT NORTHERN INS. CO.	OS	3RD FLOOR - SOO LINE BLDG., MINNEAPOLIS, MN 55402. MAIL: 51 JOHN F. KENNEDY PARKWAY, SHORT HILLS, NJ 07078, ATTN: MRS. E. DIAMOND	1952	1953
GREAT WEST CASUALTY CO.	OS	P. O. BOX 277, 2609 DAKOTA AVE., SOUTH SIOUX CITY, NE 68776	1956	1972
GREAT-WEST LIFE ASSURANCE CO., THE	AS	60 OSBORNE ST., NORTH, WINNIPEG, CANADA R3C 3A5, ATTN: MANAGER-POLICY BENEFITS	1891	1967
GREATER BENEFICIAL UNION OF PITTSBURGH	OX	4254 CLAIRTON BLVD., PITTSBURGH, PA 15227	1908	1935
GREATER NEW YORK MUTUAL INS. CO.	OM	770 BROADWAY, NEW YORK, NY 10003	1927	1963
GREEN COUNTY MUTUAL INS. CO.	WT	RT. 1 - BOX 90, MONROE, WI 53566, ATTN: PAUL F. WUETHRICH, SEC.	1873	1873
GROUP HEALTH COOPERATIVE OF EAU CLAIRE	WN	2125 HEIGHTS DRIVE, EAU CLAIRE, WI 54701	1972	1976
GROUP HEALTH COOPERATIVE OF SOUTH CENTRAL WISCONSIN	WN	1 SOUTH PARK STREET, MADISON, WI 53715	1972	1975
GUARANTEE RESERVE LIFE INSURANCE CO.	OS	128 STATE ST., HAMMOND, IN 46320	1945	1973
GUARANTEE TRUST LIFE INS. CO.	OM	2537 W. MONTROSE AVE., CHICAGO, IL 60618	1936	1966
GUARDIAN INSURANCE & ANNUITY COMPANY, INC., THE	OS	100 W. 10TH ST., WILMINGTON, DE. MAIL: 201 PARK AVE. S., NEW YORK, NY 10003	1970	1971
GUARDIAN LIFE INS. CO. OF AMERICA, THE	OM	201 PARK AVE. S., NEW YORK, NY 10003, ATTN: TAX AND PAYROLL DEPARTMENT	1860	1920
GUARDSMAN LIFE INSURANCE CO.	OS	1025 ASHWORTH ROAD, WEST DES MOINES, IA 50265	1962	1971
GUILDERLAND MUTUAL REINSURANCE COMPANY	OM	BETHLEHEM COURT, DELMAR, NY 12054	1969	1979
GULF ATLANTIC LIFE INSURANCE CO.	OS	8585 NORTH STEMMONS EXPRESSWAY, DALLAS, TX 75247. MAIL: P. O. BOX 3892, SAN FRANCISCO, CA 94119	1962	1967
GULF INSURANCE CO.	OS	4333 MADISON, KANSAS CITY, MO 64111. MAIL: P. O. BOX 1771, DALLAS, TX 75221	1940	1949
HALLMARK INS. CO., INC.	WS	6808 UNIVERSITY AVE., MIDDLETON, WI 53562. MAIL: P. O. BOX 5269, MADISON, WI 53705	1961	1961
HAMBURG MUTUAL INS. CO.	WT	RT. 1, COON VALLEY, WI 54623, ATTN: JOHN G. OPHUS, SEC.	1867	1867
HANOVER INSURANCE CO., THE	OS	MANCHESTER, NH. MAIL: 440 LINCOLN ST., WORCESTER, MA 01605, ATTN: CORPORATE DEPARTMENT	1972	1973
HANSECO INSURANCE COMPANY	OS	100 WEST 10TH STREET, WILMINGTON, DE 19801. MAIL: P. O. BOX 111, JOHN HANCOCK PLACE, BOSTON, MA 02117	1971	1977
HARBOR INSURANCE CO.	OS	4201 WILSHIRE BLVD., LOS ANGELES, CA 90010. MAIL: P. O. BOX 3451 - TERMINAL ANNEX, LOS ANGELES, CA 90051	1946	1973
HARCO NATIONAL INSURANCE CO.	OS	80 MAIDEN LANE, NEW YORK, NY 10038. MAIL: P. O. DRAWER 12-U, MILWAUKEE, WI 53203	1954	1959
HARMONY MUTUAL FIRE INS. CO.	WT	MILTON, WI 53563, ATTN: H. J. WRIGHT, SEC.	1872	1872
HARTFORD ACCIDENT AND INDEMNITY CO.	OS	HARTFORD PLAZA, HARTFORD, CT 06115	1913	1913
HARTFORD CASUALTY INSURANCE CO.	OS	NO. 1 EXCHANGE PLACE, C/O THE FIRST NATIONAL BANK OF JERSEY CITY, JERSEY CITY, NJ. MAIL: HARTFORD PLAZA, HARTFORD, CT 06115	1929	1930
HARTFORD FIRE INS. CO.	OS	HARTFORD PLAZA, HARTFORD, CT 06115	1810	1851
HARTFORD LIFE AND ACCIDENT INS. CO.	OS	HARTFORD PLAZA, HARTFORD, CT 06115	1967	1969
HARTFORD LIFE INSURANCE COMPANY	OS	HARTFORD PLAZA, HARTFORD, CT 06115	1978	1979
HARTFORD STEAM BOILER INSPECTION AND INS. CO.	OS	56 PROSPECT ST., HARTFORD, CT 06102	1866	1871
HARTFORD VARIABLE ANNUITY LIFE INSURANCE COMPANY	OS	HARTFORD PLAZA, HARTFORD, CT 06115	1969	1977
HARTLAND CICERO MUTUAL INS. CO.	WM	P. O. BOX 156, MAIN ST., SEYMOUR, WI 54165	1926	1926
HARTLAND-RICHMOND TOWN INS. CO.	WT	127 E. STATE ST., BONDUEL, WI 54107, ATTN: LEONARD NEITZEL, SEC.	1876	1876
HAWKEYE NATIONAL LIFE INSURANCE CO.	OS	8350 HICKMAN ROAD - SUITE A, DES MOINES, IA 50322	1966	1976
HAWKEYE-SECURITY INS. CO.	OS	1017 WALNUT ST., DES MOINES, IA 50307	1919	1958
HEALTH INSURANCE CORP.	WS	4075 N. TEUTONIA AVE., MILWAUKEE, WI 53209. MAIL: P. O. BOX 2013, MILWAUKEE, WI 53201	1957	1958
HEALTH SERVICE, INCORPORATED	OS	200 N. MICHIGAN AVE., CHICAGO, IL 60601	1949	1953
HELENVILLE MUTUAL INSURANCE CO.	WT	HELENVILLE, WI 53137, ATTN: MELVIN PROBST, SEC.	1871	1876

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HENRIETTA, GREENWOOD & UNION MUTUAL FIRE INS. CO	WT	RT. 1, HILLSBORO, WI 54634, ATTN. LESLIE J HAUGH, SEC	1883	1883
HERITAGE LIFE INSURANCE CO	OS	906 UNION TITLE BLDG., PHOENIX, AZ 85004 MAIL 10880 WILSHIRE BLVD. - SUITE 600, LOS ANGELES, CA 90024	1957	1967
HERITAGE MUTUAL INS. CO	WM	2300 KOHLER MEMORIAL DR., SHEBOYGAN, WI 53081	1925	1925
HIGHLANDS INSURANCE CO	OS	4100 CLINTON DR., HOUSTON, TX77001 MAIL 600 JEFFERSON ST., HOUSTON, TX 77002	1957	1969
HOLIDAY LIFE INSURANCE COMPANY	OS	1809 FIRST NATIONAL BANK BLDG., LINCOLN, NE 68508 MAIL 1500 JACKSON ST., DALLAS, TX 75201	1963	1975
HOLLAND MUTUAL FIRE INS. CO	WT	RT. 1, CEDAR GROVE, WI 53013, ATTN. LESLIE H DRAAYERS, SEC	1870	1870
HOLYLAND CHRISTIAN MISSON	OG	2000 EAST RED BRIDGE ROAD, KANSAS CITY, MO 64131	1951	1978
HOME INDEMNITY CO., THE	OS	1000 ELM ST., MANCHESTER, NH 03105 MAIL 59 MAIDEN LANE, NEW YORK, NY 10038	1972	1972
HOME INSURANCE CO., THE	OS	1000 ELM ST., MANCHESTER, NH 03105 MAIL 59 MAIDEN LA., NEW YORK, NY 10038	1973	1973
HOME LIFE INSURANCE CO	OM	253 BROADWAY, NEW YORK, NY 10007	1860	1950
HOME MUTUAL INS. CO	WM	P. O. BOX 819, 2401 SOUTH MEMORIAL DRIVE, APPLETON, WI 54911	1900	1900
HOMECO LIFE INSURANCE CO., INC	WS	P. O. BOX 819, 2401 SOUTH MEMORIAL DRIVE, APPLETON, WI 54911	1966	1966
HORACE MANN INSURANCE CO	OS	1840 WEST 49TH STREET, HIALEAH, FL 33013 MAIL HORACE MANN PLAZA, SPRINGFIELD, IL 62715	1963	1964
HORACE MANN LIFE INS. CO	OS	1 HORACE MANN PLAZA, SPRINGFIELD, IL 62715	1949	1968
HUSTISFORD FARMERS' MUTUAL INS. CO	WT	139 N. LAKE ST., HUSTISFORD, WI 53034 MAIL IRON RIDGE, WI 53035, ATTN. CALVIN E. NEUHAUS	1875	1875
IDEAL MUTUAL INS. CO	OM	260 MADISON AVE., NEW YORK, NY 10016	1944	1949
IDS LIFE INSURANCE CO	OS	IDS TOWER, MINNEAPOLIS, MN 55402	1957	1963
ILLINOIS FARMERS INSURANCE CO	OS	1700 N. LAKE ST., AURORA, IL 60507	1968	1971
ILLINOIS INSURANCE CO	OS	29 N. WACKER DR., CHICAGO, IL 60606	1876	1882
ILLINOIS LIFE ASSURANCE CO	OS	29 N. WACKER DR., CHICAGO, IL 60606	1965	1968
ILLINOIS MUTUAL LIFE AND CASUALTY CO	OM	300 S.W. ADAMS STREET, PEORIA, IL 61634	1912	1926
IMPERIAL CASUALTY AND INDEMNITY CO	OS	306 SOUTH 15TH ST., OMAHA, NE 68102	1954	1962
IMPERIAL INSURANCE CO	OS	417 S. HILL ST., LOS ANGELES, CA 90013, PLACED IN LIQUIDATION JAN 10 1978	1964	1973
IMPLEMENT DEALERS MUTUAL INSURANCE CO	OM	P. O. BOX 1278, 2100 LIBRARY CIRCLE, GRAND FORKS, ND 58201	1903	1926
INA LIFE INSURANCE CO	OS	4050 WILSHIRE BLVD., LOS ANGELES, CA 90010	1927	1974
INA REINSURANCE CO	OS	300 MARKET TOWER, 901 MARKET ST., WILMINGTON, DE 19801 MAIL 1600 ARCH ST., PHILADELPHIA, PA 19101	1971	1972
INA UNDERWRITERS INSURANCE COMPANY	OS	4050 WILSHIRE BLVD., LOS ANGELES, CA 90005 MAIL 1600 ARCH ST., PHILADELPHIA, PA 19101	1945	1971
INDEPENDENCE LIFE AND ACCIDENT INS. CO	OS	137 W. WALNUT ST., LOUISVILLE, KY 40202 MAIL P. O. BOX 1115, LOUISVILLE, KY 40201	1934	1951
INDEPENDENT LIBERTY LIFE INS. CO	OS	126 OTTAWA AVE., N.W., GRAND RAPIDS, MI 49502	1910	1962
INDEPENDENT ORDER OF FORESTERS, THE	AX	789 DON MILLS ROAD, DON MILLS, ONTARIO, CANADA M3C 1T9	1877	1967
INDEPENDENT ORDER OF ST. LUKE, RIGHT WORTHY GRAND COUNCIL	OX	900-2-4 ST. JAMES ST., RICHMOND, VA 23220	1914	1968
INDEPENDENT ORDER OF VIKINGS	OX	200 E. ONTARIO ST. - ROOM 505, CHICAGO, IL 60611	1895	1972
INDIANA INSURANCE CO	OS	P. O. BOX 1967, 115 N. PENNSYLVANIA ST., INDIANAPOLIS, IN 46204	1851	1972
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	OM	429 NORTH PENNSYLVANIA STREET, INDIANAPOLIS, IN 46204 MAIL P. O. BOX 1985, INDIANAPOLIS, IN 46206	1897	1978
INDIANAPOLIS LIFE INS. CO	OM	2960 N. MERIDIAN ST., INDIANAPOLIS, IN 46208 MAIL P. O. BOX 12308, INDIANAPOLIS, IN 46206	1905	1955
INDUSTRIAL FIRE AND CASUALTY INS. CO	OS	10 S. RIVERSIDE PLAZA, CHICAGO, IL 60606	1959	1973
INDUSTRIAL INDEMNITY CO	OS	P. O. BOX 3660, 255 CALIFORNIA ST., SAN FRANCISCO, CA 94120	1920	1967
INDUSTRIAL LIFE INSURANCE CO	OS	2808 FAIRMOUNT ST., DALLAS, TX 75201 MAIL P. O. BOX 2998, DALLAS, TX 75221	1945	1963
INLAND LIFE INSURANCE CO	OS	223 WEST JACKSON BLVD., ROOM 300, CHICAGO, IL 60606 MAIL P. O. BOX 9249, SALT LAKE CITY UT 84109	1960	1967
INSURANCE CO. OF NORTH AMERICA	OS	CONTROLLER'S DEPT. - 6TH FLOOR, 1600 ARCH ST., PHILADELPHIA, PA 19101, ATTN. JOHN F. THOMPSON	1794	1864
INSURANCE CO. OF THE STATE OF PENNSYLVANIA, THE	OS	1620 WESTERN SAVINGS BANK BLDG., S.E. CORNER BROAD AND CHESTNUT ST., PHILADELPHIA, PA 19107 MAIL 70 PINE STREET, NEW YORK, NY 10005	1794	1906
INSURED TITLES, INC	OS	200 NORTH MAIN, WITCHITA, KS 67202	1961	1966
INTEGRITY INS. CO	OS	365 W. PASSAIC ST., ROCHELLE PARK, NJ 07662	1958	1961
INTEGRITY LIFE INSURANCE, INC	WS	P. O. BOX 539, 526 W. WISCONSIN AVE., APPLETON, WI 54911	1973	1973
INTEGRITY MUTUAL INS. CO	WM	P. O. BOX 539, 526 W. WISCONSIN AVE., APPLETON, WI 54911	1933	1933

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
INTER-OCEAN INSURANCE CO	OS	1510 MERCHANTS BANK BLDG., INDIANAPOLIS, IN 46204 MAIL P. O. BOX 14568, CINCINNATI FINANCIAL CENTER, CINCINNATI, OH 45214	1907	1907
INTER-STATE ASSURANCE CO., A MUTUAL COMPANY	OM	420 KEOSAUQUA WAY, DES MOINES, IA 50308	1908	1912
INTERNATIONAL GENERAL INSURANCE CORP	WS	6373 N. JEAN NICOLET RD., MILWAUKEE, WI 53217 MAIL P. O. BOX 17667, MILWAUKEE, WI 53217	1961	1964
INTERNATIONAL INSURANCE CO	OS	SEARS TOWER - 100TH FLOOR, 233 S. WACKER DR CHICAGO, IL 60606 MAIL P. O. BOX 2387, MADISON AVE. AT CANFIELD RD., MORRISTOWN, NJ 07960	1972	1972
INTERNATIONAL LIFE INSURANCE CO	OS	9116 LEESGATE RD., LOUISVILLE, KY 40222	1955	1973
INVESTORS GUARANTY LIFE INSURANCE CO	OS	4680 WILSHIRE BLVD., LOS ANGELES, CA 90054 MAIL 9611 SUNSET HWY. S.E., MERCER ISLAND, WA 98040	1962	1966
INVESTORS LIFE INSURANCE COMPANY OF NORTH AMERICA	OS	1600 ARCH STREET, PHILADELPHIA, PA 19101	1963	1969
INVESTORS LIFE INSURANCE COMPANY OF NEBRASKA	OS	ONE MIDLAND PLAZA, SIOUX FALLS, SD 57101	1977	1977
IOWA KEMPER INSURANCE CO	OS	P. O. BOX 551, 2601 FOURTH ST. S.W., MASON CITY, IA 50401	1966	1966
IOWA MUTUAL INSURANCE CO	OM	509 NINTH ST., DE WITT, IA 52742	1900	1962
IOWA NATIONAL MUTUAL INS. CO	OM	518 SECOND AVE., S.E., CEDAR RAPIDS, IA 52406	1909	1935
IOWA STATE TRAVELERS MUTUAL ASSURANCE CO	OM	3000 WESTOWN PARKWAY, WEST DES MOINES, IA 50265 MAIL P. O. BOX 1474, DES MOINES, IOWA 50306	1882	1967
IOWA WESLEYAN COLLEGE	OG	601 NORTH MAIN STREET, MT. PLEASANT, IA 52641	1842	1977
ITT LIFE INSURANCE CORP	WS	418 E. STANLEY ST., THORP, WI 54771	1956	1956
IXONIA MUTUAL INS. CO	WT	RT. 1, IXONIA, WI 53036, ATTN: THEODORE DEGNER SEC	1875	1876
J. C. PENNEY CASUALTY INSURANCE COMPANY	OS	800 BROOKSEDGE BLVD., WESTERVILLE, OHIO 43081	1957	1973
J. C. PENNEY LIFE INSURANCE CO	OS	22 WALES ST., RUTLAND VT. MAIL 2020 LIVE OAK ST., DALLAS, TX 75221	1900	1965
JAMESTOWN MUTUAL INSURANCE COMPANY	WT	P. O. BOX 188, KIELER, WI 53812, ATTN: AMBROSE OLDENBURG, SEC	1885	1885
JEFFERSON INSURANCE CO. OF NEW YORK	OS	ONE PARK AVE., NEW YORK, NY 10016	1950	1967
JEFFERSON NATIONAL LIFE INSURANCE CO	OS	ONE VIRGINIA AVE., INDIANAPOLIS, IN 46204	1937	1975
JEWELERS MUTUAL INS. CO	WM	NEENAH, WI 54956	1913	1914
JOHN ALDEN INSURANCE COMPANY	OS	5100 GAMBLE DR., ST. LOUIS PARK, MN 55416 MAIL P. O. BOX 1344, MINNEAPOLIS, MN 55440	1971	1975
JOHN DEERE INSURANCE CO	OS	DEERE RD., SYRACUSE, NY 13201 MAIL JOHN DEERE RD., MOLINE, IL 61265	1929	1930
JOHN HANCOCK MUTUAL LIFE INS. CO	OM	200 BERKELEY ST., BOSTON, MA 02117	1862	1928
JUDSON COLLEGE, A BAPTIST INSTITUTION	OG	1151 NORTH STATE STREET, ELGIN, IL 60120		1978
KANSAS CITY FIRE AND MARINE INS. CO	OS	301 W. 11TH ST., KANSAS CITY, MO 64105 MAIL 80 MAIDEN LANE, NEW YORK, NY 10038	1929	1947
KANSAS CITY LIFE INS. CO	OS	3520 BROADWAY, KANSAS CITY, MO 64111 MAIL P. O. BOX 139, KANSAS CITY, MO 64141	1895	1922
KEMPER INVESTORS LIFE INSURANCE COMPANY	OS	3545 WILSHIRE BOULEVARD, LOS ANGELES, CALIFORNIA 90010 MAIL P. O. BOX 76975 SANFORD STATION LOS ANGELES, CALIFORNIA 90076	1947	1979
KEMPER REINSURANCE CO	OS	LONG GROVE, IL 60049	1969	1969
KEMPER SECURITY INSURANCE CO	OS	LONG GROVE, IL 60049	1970	1971
KENOSHA COUNTY MUTUAL INS. CO	WT	BOX 115, BRISTOL, WI 53104, ATTN: RUSSELL HORTON, SEC	1860	1860
KENOSHA MEMORIAL HOSPITAL, INC	WG	6308 EIGHTH AVENUE, KENOSHA, WI 53140	1903	1978
KENTUCKY CENTRAL LIFE INSURANCE CO	OS	200 E. MAIN ST., LEXINGTON, KY 40507	1902	1973
KEYSTONE PROVIDENT LIFE INSURANCE CO	OS	15 WESTMINSTER ST., PROVIDENCE, RI 02903 MAIL 99 HIGH ST., BOSTON, MA 02105	1957	1970
KNIGHTS OF COLUMBUS	OX	P. O. DRAWER 1670, 71 MEADOW ST., NEW HAVEN, CT 06510	1882	1900
KOSSUTH MUTUAL FIRE INS. CO	WT	FRANCIS CREEK, WI 54214, KEWAUNEE, WI 54216, ATTN: WILLIAM OTRADOVEC, SEC MAIL ROUTE 1 KEWAUNEE, WI 54216, ATTN: WILLIAM OTRADOVEC, SEC	1871	1871
LA CROSSE SCANDINAVIAN MUTUAL INSURANCE COMPANY	WT	510 AMY DRIVE, HOLMEN, WI 54636, ATTN: KENNETH G. SPENCER, SEC	1874	1875
LA PRAIRIE MUTUAL FIRE INS. CO	WT	53 S. RANDALL AVE., JANESVILLE, WI 53545, ATTN: JESSIE M. ARNOLD, SEC	1873	1873
LABOR ZIONIST ALLIANCE	OX	575 SIXTH AVE., NEW YORK, NY 10011	1912	1935
LAFAYETTE LIFE INS. CO., THE	OM	2203 S. 18TH ST., LAFAYETTE, IN 47902	1905	1955
LAKELAND MUTUAL INS. CO	WM	1202 WEST WASHINGTON, CLEVELAND, WI 53015	1938	1938
LAWERENCE UNIVERSITY OF WISCONSIN	WG	115 SOUTH DREW STREET, APPLETON, WI 54911	1847	1977
LAWYERS TITLE INS. CORPORATION	OS	3800 CUTSHAW AVE., RICHMOND, VA 23230 MAIL P. O. BOX 27567, RICHMOND, VA 23261	1925	1948
LEAGUE GENERAL INSURANCE CO	OS	15600 PROVIDENCE DRIVE, SOUTHFIELD, MI 48075 MAIL P. O. BOX 5250, DETROIT, MI 48235	1960	1972
LEBANON-CLYMAN MUTUAL INS. CO	WT	ROUTE #2, HIGHWAY O, WATERTOWN, WI 53094, ATTN: MS. DOROTHY KUEHL, SECRETARY-TREASURER	1887	1887

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LIBERTY GROVE MUTUAL INS CO	WT	SISTER BAY, WI 54234, ATTN HAROLD SUNSTROM, SEC	1891	1891
LIBERTY LIFE ASSURANCE CO OF BUSTON	OS	175 BERKELEY ST, BOSTON MA 02117	1963	1966
LIBERTY LIFE INSURANCE CO	OS	WADE HAMPTON BLVD, GREENVILLE, SC 29607 MAIL P O BOX 789, GREENVILLE, SC 29602	1905	1973
LIBERTY MORTGAGE INSURANCE CORPORATION	WS	150 EAST GILMAN STREET, MADISON, WI 53703 MAIL P O BOX 7066, MADISON, WI 53707	1979	1979
LIBERTY MUTUAL FIRE INS CO	OM	175 BERKELEY ST, BOSTON MA 02117	1908	1926
LIBERTY MUTUAL FIRE INS CO	WT	STITZER, WI 53825, ATTN BERNARD L KELLER, SEC	1872	1872
LIBERTY MUTUAL INS CO	OM	175 BERKELEY ST, BOSTON, MA 02117	1912	1919
LIFE INSURANCE CO OF CALIFORNIA	OS	100 CALIFORNIA ST, SAN FRANCISCO, CA 94111 MAIL P O BOX 2700, 11011 NORTH TORREY PINES ROAD, LA JOLLA, CA 92038	1962	1969
LIFE INSURANCE CO OF NORTH AMERICA	OS	1600 ARCH ST, PHILADELPHIA, PA 19101, ATTN JAMES F NAGLE, SENIOR VICE PRES	1956	1958
LIFE INVESTORS INS CO OF AMERICA	OS	4333 EDGEWOOD ROAD NE, CEDAR RAPIDS IA 52406	1930	1969
LIFE OF MID-AMERICA INSURANCE CO	OS	DUBUQUE BLDG, DUBUQUE, IA 52001	1959	1963
LINCOLN LIBERTY LIFE INSURANCE CO	OS	113 N 11TH ST, LINCOLN NE 68508 MAIL P O BOX 82449, LINCOLN NE 68501	1919	1974
LINCOLN MUTUAL LIFE AND CASUALTY INS CO	OM	711 SECOND AVE N, FARGO, ND 58102	1935	1956
LINCOLN NATIONAL LIFE INS CO, THE	OS	1300 SOUTH CLINTON STREET, FORT WAYNE, IN 46801	1905	1921
LINDINA TOWN INS CO	WT	RT 2, MAUSTON, WI 53948, ATTN WILLIAM WALSH, SEC	1879	1879
LITHUANIAN CATHOLIC ALLIANCE	OX	P O BOX 32, 71 S WASHINGTON ST, WILKES BARRE, PA 18701	1906	1950
LITTLE BLACK MUTUAL INS CO	WT	STETSONVILLE, WI 54480 MAIL RT 2, MEDFORD, WI 54451, ATTN VERNON J FREY, SEC	1889	1889
LODI FARMERS MUTUAL FIRE INS CO	WT	RT 3, LODI, WI 53555, ATTN HEROLD RYAN, SEC	1877	1887
LONDON ASSURANCE, THE (U S BRANCH)	AS	LONDON, ENGLAND MAIL CHUBB & SON, INC U S MANAGER, 51 JOHN F KENNEDY PKWY, SHORT HILLS NJ 07078, ATTN MRS E DIAMOND	1720	1872
LONDON GUARANTEE & ACCIDENT CO OF NEW YORK	OS	100 WEST 10TH STREET, WILMINGTON DE 19801 MAIL 80 MAIDEN LANE, NEW YORK, NY 10038	1977	1977
LONE STAR LIFE INSURANCE CO	OS	SIXTH FLOOR OF THE BRANIFF BLDG, EXCHANGE PARK DALLAS, TX 75235 MAIL P O BOX 45508 DALLAS, TX 75235, ATTN LOMAH SMITH	1951	1969
LOYAL AMERICAN LIFE INSURANCE CO	OS	P O BOX 6407, 2460 GOVERNMENT BLDG, MOBILE AL 36606	1955	1971
LOYAL CHRISTIAN BENEFIT ASSN	OX	305 W SIXTH ST, ERIE, PA 16501	1890	1906
LUCK MUTUAL FIRE INS CO	WT	RT 2, LUCK, WI 54853, ATTN DARWIN SORENSON, SEC	1881	1881
LUMBERMEN'S UNDERWRITING ALLIANCE, U S EPPERSON UNDERWRITING CO, ATTORNEY-IN-FACT FOR	OR	5115 OAK ST, KANSAS CITY, MO 64112 MAIL 2501 NORTH MILITARY TRAIL, BOCA RATON FL 33431	1905	1913
LUMBERMENS MUTUAL CASUALTY CO	OM	LONG GROVE, IL 60049	1912	1913
LUMBERMENS MUTUAL INS CO, THE	OM	LUMBERMENS HEIGHTS, MANSFIELD, OH 44901	1895	1904
LUTHERAN BROTHERHOOD	OX	701 SECOND AVE SO, MINNEAPOLIS, MN 55402	1917	1919
LUTHERAN CHURCH IN AMERICA	OG	231 MADISON AVENUE, NEW YORK, NY 10016	1962	1977
LUTHERAN MUTUAL LIFE INS CO	OM	HERITAGE WAY, WAVERLY, IA 50677, ATTN MR ROBERT D HOGUE, F S A	1882	1898
LYNDON INSURANCE COMPANY	WS	222 WEST WASHINGTON AVENUE, MADISON WI 53703 MAIL 500 COMMUNITY FEDERAL CENTER, 12555 MANCHESTER ROAD, ST LOUIS, MO 63131	1956	1958
LYNN MUTUAL INS CO	WM	1025 E DIVISION ST, NEILLSVILLE, WI 54456	1905	1905
MACCABEES MUTUAL LIFE INSURANCE CO	OM	MACCABEES MUTUAL LIFE BLDG, 25800 NORTHWESTERN HWY, SOUTHFIELD, MI 48075	1885	1895
MADISON NATIONAL LIFE INSURANCE COMPANY, INC	WS	6120 UNIVERSITY AVE, MIDDLETON, WI 53562 MAIL P O BOX 5008, MADISON, WI 53705	1961	1962
MAIN INSURANCE CO	OS	PLACED IN REHABILITATION JAN 19 1977	1965	1971
MAMMOTH LIFE AND ACCIDENT INS CO	OS	606-608 WEST WALNUT ST, LOUISVILLE, KY 40203 MAIL P O BOX 2099, LOUISVILLE, KY 40201	1915	1961
MANCHESTER, KINGSTON AND MARQUETTE MUTUAL FIRE INS CO	WT	RT 1, DALTON, WI 53926, ATTN MRS NYLA KNIGHT, SEC	1875	1876
MANHATTAN LIFE INS CO, THE	OM	111 W 57TH ST, NEW YORK, NY 10019	1850	1959
MANITOWOC COUNTY MUTUAL FIRE INS CO	WT	MENASHA AVE, MANITOWOC, WI 54220, ATTN PAUL RISCH, SEC	1874	1874
MANUFACTURERS LIFE INS CO, THE	AS	200 BLOOR STREET EAST, TORONTO, ONTARIO, CANADA M4W 1E5	1887	1962
MAPLE VALLEY MUTUAL INS CO	WT	7 SOLOMON ST, LENA, WI 54139, ATTN ALVIN SCHUETTPELZ, SEC	1891	1891
MARCELLON TOWN MUTUAL FIRE INS CO	WT	RT 3, PORTAGE, WI 53901, ATTN CHESTER W GROSSMANN, SEC	1889	1889
MARQUETTE UNIVERSITY	WG	615 NORTH 11TH STREET, MILWAUKEE, WI 5323	1864	1978
MARTELL MUTUAL TOWN INSURANCE CO	WT	1070-8TH AVE, BALDWIN, WI 54002, ATTN JOHN J HINES, SEC	1908	1909
MARYLAND CASUALTY CO	OS	3910 KESWICK RD, BALTIMORE, MD 21211 MAIL P O BOX 1228, BALTIMORE, MD 21203	1898	1898
MASSACHUSETTS BAY INS CO	OS	440 LINCOLN ST, WORCESTER, MA 01605, ATTN CORPORATE DEPARTMENT	1956	1958

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MASSACHUSETTS CASUALTY INS. CO.	OS	50 CONGRESS ST., BOSTON, MA 02109	1926	1959
MASSACHUSETTS GENERAL LIFE INS. CO.	OS	MASSACHUSETTS GENERAL LIFE BLDG., ONE NEWTON EXECUTIVE PARK, NEWTON LOWER FALLS, MA 02162	1962	1965
MASSACHUSETTS INDEMNITY AND LIFE INS. CO.	OS	225 FRANKLIN ST., BOSTON, MA 02110 MAIL: 3130 WILSHIRE BOULEVARD, SANTA MONICA, CA 90406	1927	1948
MASSACHUSETTS MUTUAL LIFE INS. CO.	OM	1295 STATE ST., SPRINGFIELD, MA 01101	1851	1916
MASTER PLUMBERS LIMITED MUTUAL LIABILITY CO	WM	11050 WEST BLUE MOUND ROAD, MILWAUKEE, WI 53226	1911	1912
MAZOMANIE MUTUAL INS. CO	WT	RT. 1, BLACK EARTH, WI 53515, ATTN: DONALD RIPP, SEC	1882	1882
MCMILLIAN MUTUAL INSURANCE CO	WT	RT. 4, MARSHFIELD, WI 54449, ATTN: MRS. MARGARET SCHAEFER, SEC	1898	1898
MEAD REINSURANCE CORPORATION	OS	SUITE 1200 STATE BANK CENTER, FREEPORT, IL 61032 MAIL: COURTHOUSE PLAZA, N.E., DAYTON, OH 45463	1941	1951
MEDICAL PROTECTIVE CO., THE	OS	5814 REED RD., FORT WAYNE, IN 46805	1909	1915
MEDICO LIFE INSURANCE CO	OS	3860 LEAVENWORTH ST., OMAHA, NE 68105	1967	1971
MEDINA MUTUAL INS. CO	WT	RURAL ROUTE 2, BOX 16, WATERLOO, WI 53594, ATTN: RON MOSHER, SEC	1875	1875
MENOMONEE MUTUAL INSURANCE CO	WT	N 72-W, 12534 GOOD HOPE ROAD, MENOMONEE FALLS, WI 53051, ATTN: LEROY HOLZEM, SEC	1875	1875
MERCANTILE & GENERAL REINSURANCE CO. OF AMERICA, THE	OS	130 JOHN ST., NEW YORK, NY 10038	1922	1968
MERCANTILE AND GENERAL REINSURANCE CO., LTD., THE (U.S. BRANCH)	AS	MOORFIELDS HOUSE, MOORFIELDS, LONDON EC2Y 9AL ENG. MAIL: 141 ADELAIDE ST. WEST, TORONTO, ONTARIO, CANADA M5H 3N2	1907	1973
MERRIMAC MUTUAL INS. CO	WT	NORTH FREEDOM, WI 53951, ATTN: LAWRENCE HUBER, SEC	1873	1874
METHODIST HOSPITAL FOUNDATION, INC	WG	309 WEST WASHINGTON AVE., MADISON, WI 53703	1970	1978
METROPOLITAN LIFE INS. CO	OM	ONE MADISON AVE., NEW YORK, NY 10010	1866	1884
METROPOLITAN PROPERTY AND LIABILITY INSURANCE CO	OS	10 DARWIN DR., NEWARK, DE 19711 MAIL: 700 QUAKER LANE, WARWICK, RI 02886	1972	1973
MFA MUTUAL INS. CO	OM	1817 WEST BROADWAY, COLUMBIA, MO 65201	1945	1965
MGIC ASSURANCE CORPORATION	WS	MGIC PLAZA AT 250 E KILBOURN AVE., MILWAUKEE, WI 53201 MAIL: P.O. BOX 756, MGIC PLAZA, MILWAUKEE, WI 53201	1971	1971
MGIC INDEMNITY CORPORATION	OS	70 PINE ST., NEW YORK, NY 10005 MAIL: P.O. BOX 756, MGIC PLAZA, MILWAUKEE, WI 53201	1954	1969
MGIC REINSURANCE CORPORATION	OS	MGIC PLAZA, 250 E. KILBOURN AVE., MILWAUKEE, WI 53201 MAIL: P.O. BOX 756, MGIC PLAZA, MILWAUKEE, WI 53201	1977	1977
MIC LIFE INSURANCE CORPORATION	OS	3411 SILVERSIDE ROAD, WILMINGTON, DE 19810 MAIL: P.O. BOX 7499, WILMINGTON, DE 19803	1975	1978
MICHIGAN LIFE INS. CO	OS	28333 TELEGRAPH RD., SOUTHFIELD, MI 48076 MAIL: P.O. BOX 463, SOUTHFIELD, MI 48037	1927	1963
MICHIGAN MILLERS MUTUAL INS. CO	OM	2425 EAST GRAND RIVER AVENUE, LANSING, MI 48912 MAIL: P.O. BOX 30060, LANSING, MI 48909	1881	1900
MICHIGAN MUTUAL INSURANCE CO	OM	28 W. ADAMS AVE., DETROIT, MI 48226	1912	1937
MID-CENTURY INS. CO	OS	4680 WILSHIRE BLVD., LOS ANGELES, CA 90054 MAIL: P.O. BOX 2478 TERMINAL ANNEX, LOS ANGELES, CA 90051	1949	1956
MID-STATES LIFE INS. CO. OF AMERICA	OS	459 NORTH ORANGE AVE., ORLANDO, FL 30802 MAIL: 1301 CENTRAL ST., EVANSTON, IL 60201	1952	1959
MIDAMERICA MUTUAL LIFE INS. CO	OM	2021 E. HENNEPIN AVE., MINNEAPOLIS, MN 55413	1938	1950
MIDDLETON INSURANCE COMPANY	WT	6924 UNIVERSITY AVE., MIDDLETON, WI 53562, ATTN: WM. F. MCKEE, SEC	1876	1876
MIDLAND INSURANCE CO	OS	160 WATER STREET, NEW YORK, NY 10038	1959	1969
MIDLAND NATIONAL LIFE INS. CO	OS	ONE MIDLAND PLAZA, SIOUX FALLS, SD 57101	1906	1959
MIDLAND UNION MUTUAL INS. CO	WM	JUNEAU, WI 53039	1922	1922
MIDWEST MUTUAL INS. CO	OM	ONE CORPORATE PLACE, 1501 - 42ND ST., WEST DES MOINES, IA 50265	1948	1958
MIDWESTERN NATIONAL INSURANCE CORPORATION	WS	11400 WEST BLUE MOUND ROAD, MILWAUKEE, WI 53226 MAIL: 425 SCHNEIDER BUILDING, P.O. BOX 457, LACROSSE, WI 54601	1974	1974
MIDWESTERN UNITED LIFE INS. CO	OS	7551 U.S. HWY. 24 WEST, FORT WAYNE, IN 46804	1948	1962
MILBANK MUTUAL INS. CO	OM	EAST HIGHWAY NO. 12, MILBANK, SD 57252	1897	1962
MILLERS MUTUAL FIRE INS. CO. OF TEXAS, THE	OM	900 MONROE ST., FORT WORTH, TX 76102 MAIL: P.O. BOX 2269, FORT WORTH, TX 76101	1898	1917
MILLERS MUTUAL INSURANCE CO	OM	805 N. FRONT ST., HARRISBURG, PA 17105	1890	1931
MILLERS NATIONAL INS. CO	OM	29 N. WACKER DR., CHICAGO, IL 60606	1865	1887
MILLERS' MUTUAL INS. ASSOCIATION OF ILLINOIS	OM	111 EAST FOURTH STREET, ALTON, IL 62002	1877	1900
MILWAUKEE AREA TRUCK DRIVERS HEALTH AND WELFARE COOPERATIVE, INC	WN	6200 W. BLUEMOUND ROAD, MILWAUKEE, WI 53213	1965	1965
MILWAUKEE COUNTY COUNCIL, BOY SCOUTS OF AMERICA, INC.	WG	3716 WEST WISCONSIN AVE., MILWAUKEE, WI 53226	1918	1977
MILWAUKEE GUARDIAN INSURANCE, INC	WS	803 WEST MICHIGAN STREET, MILWAUKEE, WI 53233 MAIL: P.O. BOX 621, MILWAUKEE,WI 53201	1973	1973
MILWAUKEE LIFE INS. CO	WS	803 WEST MICHIGAN STREET, MILWAUKEE, WI 53233 MAIL: P.O. BOX 621, MILWAUKEE, WI 53201	1960	1961
MILWAUKEE MUTUAL INSURANCE CO	WM	803 WEST MICHIGAN STREET, MILWAUKEE, WI 53233 MAIL: P.O. BOX 621, MILWAUKEE, WI 53201	1916	1917
MINISTERS LIFE AND CASUALTY UNION, THE	OM	3100 W. LAKE ST., MINNEAPOLIS, MN 55416	1900	1967

Name of Company, Society or Association	Domicile And Type	Home Office and Mail Address	Incorporated or Organized	Commenced Business in Wisconsin
MINNEHOMA INSURANCE COMPANY	OS	2701 EAST CAMELBACK ROAD, PHOENIX, AZ 85016 MAIL: P. O. BOX 45185, 71ST STREET AT SOUTH YALE, TULSA, OK 74145	1977	1977
MINNESOTA FARMERS MUTUAL INS. CO.	OM	10601 WAYZATA BLVD., MINNETONKA, MN 55343 MAIL: P. O. BOX 9425, MINNEAPOLIS, MN 55440	1891	1922
MINNESOTA MUTUAL FIRE AND CASUALTY CO	OM	1200 SHELARD TOWER, MINNEAPOLIS, MN 55426 MAIL: P. O. BOX 1233, MINNEAPOLIS, MN 55440	1930	1930
MINNESOTA MUTUAL LIFE INS. CO., THE	OM	345 CEDAR ST., ST. PAUL, MN 55101	1880	1907
MINNESOTA PROTECTIVE LIFE INS. CO.	OS	2800 WAYZATA BLVD., MINNEAPOLIS, MN 55405 MAIL: 7901 FLYING CLOUD DRIVE, EDEN PRAIRIE, MN 55343	1936	1966
MISHICOT TOWN MUTUAL INS. CO.	WT	440 EAST MAIN ST., MISHICOT, WI 54228 MAIL: RT. 2, MISHICOT, WI 54228, ATTN: MARLENE ESLINGER, SEC.-TREAS.	1874	1874
MISSION INSURANCE CO.	OS	2601 WILSHIRE BLVD., LOS ANGELES, CA 90057	1948	1974
MODERN SERVICE INSURANCE CO	OS	1919 UNIVERSITY AVE., ST. PAUL, MN 55104, ATTN: DIRECTOR, CASUALTY ACTUARIAL	1968	1958
MODERN WOODMEN OF AMERICA	OX	1701 - 1ST AVE., ROCK ISLAND, IL 61201	1884	1895
MONARCH INSURANCE COMPANY OF OHIO, THE	OS	8 E. LONG ST., SUITE 611, COLUMBUS, OH 43215 MAIL: 19 RECTOR ST., NEW YORK, NY 10006	1864	1922
MONARCH LIFE INS. CO.	OS	1250 STATE ST., SPRINGFIELD, MA 01133	1901	1949
MONROE COUNTY MUTUAL TORNADO INS. CO.	WM	NORWALK, WI 54648	1910	1911
MONTGOMERY WARD AUTO CLUB, INC	OC	WILMINGTON, DE, 229 S. STATE ST., DOVER, DE 19901 MAIL: 1400 WEST GREENLEAF AVE., CHICAGO, IL 60626	1973	1974
MONTGOMERY WARD LIFE INSURANCE CO	OS	140 S. STATE ST., CHICAGO, IL 60603	1966	1969
MORAINE MUTUAL INSURANCE CO	WT	3229 S. MAYFIELD RD., JACKSON, WI 53037, ATTN: ORVILLE PLAGEMAN, SEC.	1880	1880
MORTGAGE GUARANTY INS. CORP.	WS	P. O. BOX 756, MGIC PLAZA MAIL: MGIC PLAZA AT 250 E. KILBOURN AVE., MILWAUKEE, WI 53201	1956	1957
MORTGAGE INSURANCE CO. OF CANADA, THE	AS	P. O. BOX 14, 401 BAY STREET - SUITE 1212, TORONTO, ONTARIO, CANADA M5H 2Y4	1963	1971
MOTOR CLUB OF AMERICA ENTERPRISES, INC	OC	100 W. TENTH ST., WILMINGTON, DE MAIL: 484 CENTRAL AVE., NEWARK, NJ 07107	1968	1974
MOTOR CLUB OF AMERICA INSURANCE CO	OS	484 CENTRAL AVE., NEWARK, NJ 07107	1928	1960
MOTORS INSURANCE CORPORATION	OS	767 FIFTH AVE., NEW YORK, NY 10022	1939	1940
MOUNT MORRIS MUTUAL INS. CO.	WT	RT. 3, WAUTOMA, WI 54982, ATTN: JOHN THOMPSON, SEC.	1876	1876
MT. CALVARY MUTUAL INSURANCE COMPANY	WT	P. O. BOX 48, MT. CALVARY, WI 53057 MAIL: ROUTE 1, BOX 12, MT. CALVARY, WI 53057, MS. MARY MIHM, SEC.	1874	1874
MT. PLEASANT-PERRY MUTUAL INS. CO.	WT	132 URBAN RD., MONTICELLO, WI 53570, ATTN: JONATHAN S. MOEN, SEC.	1876	1876
MUKWONAGO-VERNON MUTUAL INS. CO.	WT	613 SOUTH ROCHESTER STREET, MUKWONAGO, WI 53149, ATTN: JOHN W. CRAIG, SEC.	1873	1873
MUTUAL BENEFIT LIFE INS. CO., THE	OM	520 BROAD ST., NEWARK, NJ 07101	1845	1931
MUTUAL FIRE AND STORM INS. CO.	OM	P. O. BOX 785, 308 N. THIRD ST., BURLINGTON, IA 52601	1921	1956
MUTUAL LIFE INS. CO. OF NEW YORK, THE	OM	1740 BROADWAY-MAIL DROP 5-23, NEW YORK, NY 10019	1842	1915
MUTUAL OF OMAHA INSURANCE CO	OM	DODGE AT 33RD ST., OMAHA, NE 68131	1909	1939
MUTUAL PROTECTIVE INS. CO.	OM	3860 LEAVENWORTH ST., OMAHA, NE 68105	1930	1967
MUTUAL SECURITY LIFE INSURANCE CO	OM	3000 EAST U. S. 30 BY-PASS, FORT WAYNE, IN 46805	1939	1968
MUTUAL SERVICE CASUALTY INS. CO.	OM	1919 UNIVERSITY AVE., ST. PAUL, MN 55104, ATTN: DIRECTOR, CASUALTY ACTUARIAL	1919	1947
MUTUAL SERVICE LIFE INS. CO.	OM	1919 UNIVERSITY AVE., ST. PAUL, MN 55104	1934	1947
MUTUAL SPREAD LOSS REINSURANCE, INC	WM	P. O. 308, 908 WEST MAIN STREET, WAUPUN, WI 53963	1972	1972
MUTUAL TRUST LIFE INS. CO.	OM	1200 JORIE BLVD., OAK BROOK, IL 60521	1904	1917
N G M FIRE AND CASUALTY INSURANCE CO	OS	55 WEST ST., KEENE, NH 03431	1973	1974
N N INVESTORS LIFE INS. CO., INC	OS	4833 EDGEWOOD ROAD, N.E., CEDAR RAPIDS, IA 52406 MAIL: P. O. BOX 1447, CEDAR RAPIDS, IA 52406	1961	1976
NAMEKAGON MUTUAL TOWN INS. CO.	WT	TREGO, WI 54888, ATTN: GEORGE W. MILLER, SEC.	1928	1928
NATIONAL AMERICAN INSURANCE CO	OS	7100 WEST CENTER RD., OMAHA, NE 68106	1919	1971
NATIONAL AMERICAN INSURANCE COMPANY OF NEW YORK	OS	116 JOHN ST., NEW YORK, NY 10038 MAIL: 1105 HAMILTON ST., ALLENTOWN, PA 18101	1938	1938
NATIONAL CASUALTY CO	OS	P. O. BOX 464, 28333 TELEGRAPH RD., SOUTHFIELD, MI 48037	1904	1905
NATIONAL CATHOLIC SOCIETY OF FORESTERS	OX	35 EAST WACKER DRIVE(21ST) FLOOR, CHICAGO, IL 60601	1894	1896
NATIONAL CHIROPRACTIC MUTUAL INS. CO.	OM	2200 GRAND AVE., DES MOINES, IA 50312	1946	1967
NATIONAL FARMERS UNION LIFE INS. CO.	OS	12025 EAST 45TH AVENUE, DENVER, CO 80251	1937	1953
NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO	OS	580 W. 13TH SOUTH, SALT LAKE CITY, UT 84115 MAIL: 12025 EAST 45TH AVENUE, DENVER, CO 80251	1945	1949
NATIONAL FARMERS UNION STANDARD INS. CO.	OS	12025 EAST 45TH AVENUE, DENVER CO 80251	1968	1968
NATIONAL FIDELITY LIFE INS. CO.	OS	1002 WALNUT ST., KANSAS CITY, MO 64106	1923	1967
NATIONAL FIRE INS. CO. OF HARTFORD	OS	20 TRINITY ST., HARTFORD, CT 06115 MAIL: 310 S. MICHIGAN AVE., CHICAGO, IL 60604	1869	1872
NATIONAL FRATERNAL SOCIETY OF THE DEAF	OX	1300 W. NORTHWEST HWY., MT. PROSPECT, IL 60056	1907	1917

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NATIONAL GENERAL INS CO	OS	10534 NATURAL BRIDGE RD , ST LOUIS, MO 63134 MAIL P O BOX 10155 - LAMBERT FIELD ST LOUIS MO 63145	1966	1971
NATIONAL GRANGE MUTUAL INS CO	OM	INSURANCE BLDG , 55 WEST ST , KEENE, NH 03431	1923	1937
NATIONAL GUARDIAN LIFE INS CO	WM	2 E GILMAN ST MADISON WI 53703 MAIL P O BOX 1191, MADISON WI 53701	1909	1910
NATIONAL HOME LIFE ASSURANCE COMPANY	OS	211 EAST CAPITOL AVE JEFFERSON CITY MO 65101 MAIL LIBERTY PARK FRAZER PA 19355	1920	1956
NATIONAL INDEMNITY CO	OS	3024 HARNEY ST , OMAHA NE 68131	1940	1956
NATIONAL INDEPENDENCE INSURANCE CO	OS	LIBERTY PARK FRAZER PA 19355 MAIL 3145 BROADWAY, KANSAS CITY MO 64111	1925	1949
NATIONAL INDEPENDENCE LIFE INSURANCE COMPANY	OS	1231 SOUTH EIGHTH STREET SPRINGFIELD IL 62705 MAIL LIBERTY PARK FRAZER PA 19355	1963	1974
NATIONAL INSURANCE UNDERWRITERS NATIONAL AVIATION UNDERWRITERS INC ATTORNEY-IN-FACT FOR	OR	10534 NATIONAL BRIDGE RD ST LOUIS MO 63134 MAIL P O BOX 10155 LAMBERT FIELD ST LOUIS MO 63145	1945	1953
NATIONAL LIFE AND ACCIDENT INS CO THE	OS	NATIONAL LIFE CENTER NASHVILLE TN 37203	1900	1970
NATIONAL LIFE ASSURANCE COMPANY OF CANADA THE	AS	522 UNIVERSITY AVE , TORONTO ONTARIO CANADA M5G 1Y7	1897	1961
NATIONAL LIFE INS CO	OM	NATIONAL LIFE DR , MONTPELIER VT 05602	1848	1927
NATIONAL MUTUAL BENEFIT	WX	P O BOX 1527 119 MONONA AVE MADISON WI 53701	1916	1916
NATIONAL PROPERTY OWNERS INS CO THE	OS	NATIONAL LIFE CENTER NASHVILLE TN 37250	1974	1975
NATIONAL REINSURANCE CORPORATION THE	OS	100 WEST 10TH STREET WILMINGTON DE 19801 MAIL 80 MAIDEN LANE NEW YORK NY 10038	1977	1977
NATIONAL SLOVAK SOCIETY OF THE U S A	OX	516-18 COURT PLACE PITTSBURGH PA 15219	1894	1918
NATIONAL STATES INSURANCE CO	OS	6635 DELMAR BLVD UNIVERSITY CITY MO 63130	1964	1969
NATIONAL SURETY CORP	OS	175 W JACKSON BLVD CHICAGO IL 60604 MAIL P O BOX 3395 SAN FRANCISCO CA 94119	1970	1972
NATIONAL TRAVELERS LIFE CO	OM	820 KEOSAUQUA WAY DES MOINES IA 50308	1907	1956
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PA	OS	301 FIFTH AVENUE BLDG SUITE 818 PITTSBURGH PA 15222 MAIL 70 PINE STREET NEW YORK NY 10005	1901	1901
NATIONAL WESTERN LIFE INS CO	OS	CONTINENTAL TERRACE SOUTH SUITE 1005-1025 2695 ALCOTT ST DENVER CO 80211 REGISTERED OFF 1900 FIRST NATIONAL BANK BLDG DENVER CO 80211 MAIL 850 EAST ANDERSON LANE AUSTIN TX 78776	1956	1966
NATIONAL-BEN FRANKLIN INS CO OF ILLINOIS	OS	360 W JACKSON BLVD CHICAGO IL 60606 MAIL 80 MAIDEN LANE NEW YORK NY 10038	1968	1971
NATIONAL-BEN FRANKLIN LIFE INS CORP	WS	533 E WELLS ST MILWAUKEE WI 53202 MAIL 360 WEST JACKSON BLVD CHICAGO IL 60606	1852	1852
NATIONWIDE LIFE INSURANCE COMPANY	OS	246 NORTH HIGH ST , COLUMBUS OH 43216	1929	1977
NATIONWIDE MUTUAL FIRE INS CO	OM	246 NORTH HIGH ST COLUMBUS OH 43216	1933	1966
NATIONWIDE MUTUAL INS CO	OM	246 NORTH HIGH ST COLUMBUS OH 43216	1925	1966
NEKIMI MUTUAL INSURANCE COMPANY	WT	3308 OREGON ST OSHKOSH WI 54901 ATTN GORDON RADDATZ, SEC	1884	1884
NESHKORO MUTUAL INS CO	WT	NESHKORO WI 54960 MAIL RT 1 PRINCETON WI 54968 ATTN JAMES D SONDALLE SEC	1895	1896
NEW ENGLAND MUTUAL LIFE INS CO	OM	501 BOYLSTON ST BOSTON MA 02117	1835	1864
NEW ENGLAND REINSURANCE CORP	OS	60 BATTERYMARCH ST BOSTON MA 02110	1954	1969
NEW HAMPSHIRE INS CO	OS	P O BOX 960 1750 ELM ST MANCHESTER NH 03105	1869	1877
NEW HOPE MUTUAL INSURANCE CO	WT	RT 1 BOX 120 AMHERST JUNCTION WI 54407 ATTN VIRGINIA KROGWOLD SEC	1887	1887
NEW JERSEY LIFE INSURANCE CO	OS	PARK 80 PLAZA WEST SADDLE BROOK NJ 07662	1964	1968
NEW YORK LIFE INS CO	OM	51 MADISON AVE NEW YORK NY 10010	1841	1851
NEW YORK UNDERWRITERS INS CO	OS	123 WILLIAM ST NEW YORK NY 10038 MAIL HARTFORD PLAZA HARTFORD CT 06115	1925	1925
NEWARK INSURANCE CO	OS	280 S HARRISON ST EAST ORANGE NJ 07019 MAIL 150 WILLIAM ST NEW YORK NY 10038	1811	1878
NEWARK MUTUAL INSURANCE CO	WT	1205 MADISON RD BELOIT WI 53511 ATTN G R ANDRONE SEC	1874	1874
NIAGARA FIRE INSURANCE CO	OS	100 WEST 10TH STREET WILMINGTON DE 19801 MAIL 80 MAIDEN LANE NEW YORK NY 10038	1977	1977
NN PROVIDENCE LIFE INSURANCE COMPANY	OS	1414 ATWOOD AVENUE JOHNSTON RI 02919	1965	1974
NORTH AMERICAN BENEFIT ASSOCIATION	OX	1338 MILITARY ST PORT HURON MI 48061	1897	1897
NORTH AMERICAN COMPANY FOR LIFE AND HEALTH INSUR	OS	209 S LASALLE ST CHICAGO IL 60604	1886	1949
NORTH AMERICAN COMPANY FOR PROPERTY AND CASUALTY INSURANCE	OS	650 MADISON AVE NEW YORK NY 10022 MAIL 209 S LA SALLE ST CHICAGO IL 60604	1929	1938
NORTH AMERICAN EQUITABLE LIFE ASSURANCE CO	OS	1015 EAST BROAD ST , COLUMBUS OH 43205	1958	1965
NORTH AMERICAN LIFE AND CASUALTY CO	OS	1750 HENNEPIN AVE MINNEAPOLIS MN 55403	1896	1916
NORTH AMERICAN REINSURANCE CORP	OS	245 PARK AVE , NEW YORK NY 10017	1940	1959
NORTH CENTRAL LIFE INS CO	OS	275 E FOURTH ST , ST PAUL MN 55101	1921	1953
NORTH RIVER INSURANCE CO THE	OS	P O BOX 2387 MADISON AVE AT CANFIELD ROAD MORRISTOWN NJ 07960	1972	1972
NORTHBROOK PROPERTY AND CASUALTY INSURANCE CO	OS	ALLSTATE PLAZA NORTHBROOK IL 60062	1931	1936
NORTHEASTERN INS CO OF HARTFORD	OS	777 MAIN ST HARTFORD CT 06115 MAIL 1017 WALNUT ST DES MOINES IA 50307	1915	1974
NORTHEASTERN LIFE INS CO OF NEW YORK	OS	919 THIRD AVE 34TH FLOOR NEW YORK NY 10022 PLACED IN LIQUIDATION	1942	1949

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NORTHEASTERN MUTUAL INSURANCE CO	WT	404 GREENFIELD AVE ALGOMA WI 54201 MAIL 515 FIRST ST ALGOMA, WI 54201 ATTN MARVIN KRAUSE SEC	1874	1875
NORTHERN ASSURANCE CO OF AMERICA, THE	OS	ONE BEACON ST BOSTON MA 02108	1954	1955
NORTHERN FINNISH MUTUAL TOWN INSURANCE CO	WT	RT 1 HIGH BRIDGE WI 54846 ATTN RICHARD J UUTALA SEC	1916	1917
NORTHERN FRATERNAL LIFE INSURANCE	WX	1202 W OKLAHOMA AVE MILWAUKEE WI 53215	1895	1895
NORTHERN INS CO OF NEW YORK	OS	59 JOHN ST NEW YORK NY 10038 MAIL P O BOX 1228 701 W 40TH ST BALTIMORE MD 21203 ATTN LICENSE DEPARTMENT	1897	1898
NORTHERN NATIONAL LIFE INS CO	OS	P O BOX 580 1022 DIVIDE AVE BISMARCK ND 58501	1956	1962
NORTHLAND INSURANCE CO	OS	HAMM BLDG ST PAUL MN 55102 ATTN EDWIN M MITCHELL	1948	1950
NORTHWESTERN MUTUAL LIFE INS CO THE	WM	720 E WISCONSIN AVE MILWAUKEE WI 53202	1857	1858
NORTHWESTERN NATIONAL CASUALTY CO	WS	731 N JACKSON ST MILWAUKEE WI 53201	1964	1964
NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN	WS	731 N JACKSON ST MILWAUKEE WI 53201	1869	1859
NORTHWESTERN NATIONAL LIFE INS CO	OS	20 WASHINGTON AVE S MINNEAPOLIS MN 55401 MAIL P O BOX 20 MINNEAPOLIS MN 55440	1885	1954
OAKFIELD TOWN MUTUAL FIRE INS CO	WT	OAKFIELD WI 53065 ATTN SAMUEL A SMITH SEC	1904	1904
OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	OS	100 WADE ST RALEIGH NC 27605 MAIL P O BOX 5946 TA DENVER CO 80217	1961	1964
OCCIDENTAL LIFE INS CO OF CALIFORNIA	OS	HILL & OLIVE AT 12TH ST LOS ANGELES CA 90054 MAIL P O BOX 2101 TERMINAL ANNEX LOS ANGELES CA 90051	1906	1952
OCCIDENTAL LIFE IN OF NORTH CAROLINA	OS	CAMERON VILLAGE RALEIGH NC 27605 MAIL P O BOX 10234 RALEIGH NC 27605	1906	1966
OCCIDENTAL LIFE INSURANCE CO OF ILLINOIS	OS	230 WEST MONROE STREET SUITE 1520 CHICAGO IL 60606	1955	1960
OHIO CASUALTY INS CO THE	OS	136 N THIRD ST HAMILTON OH 45012	1919	1929
OHIO FARMERS INS CO	OM	WESTFIELD CENTER OH 44251	1848	1913
OHIO LIFE INS CO THE	OS	136 N THIRD ST HAMILTON OH 45012	1925	1961
OHIO SECURITY INS CO	OS	136 N THIRD ST HAMILTON OH 45012	1950	1964
OLD AMERICAN INSURANCE CO	OS	4900 OAK ST KANSAS CITY MO 64141	1939	1968
OLD EQUITY LIFE INSURANCE CO	OS	811 CHICAGO AVE EVANSTON IL 60202	1950	1963
OLD LINE LIFE INS CO OF AMERICA THE	WS	707 N 11TH ST MILWAUKEE WI 53233	1910	1910
OLD RELIABLE FIRE INS CO	OS	231 W LOCKWOOD AVE WEBSTER GROVES MO 63119	1963	1969
OLD REPUBLIC INS CO	OS	P O BOX 789 414 W PITTSBURGH ST GREENSBURG PA 15601	1935	1956
OLD REPUBLIC LIFE INS CO	OS	307 N MICHIGAN AVE CHICAGO IL 60601	1931	1939
OLD SECURITY LIFE INSURANCE CO	OS	3430 BROADWAY KANSAS CITY MO 64111 MAIL P O BOX 1299 KANSAS CITY MO 64141 CEASE AND DESIST ORDER SEPTEMBER 15 1977	1952	1961
OLYMPIC INSURANCE CO	OS	1150 S OLIVE ST LOS ANGELES CA 90015	1944	1954
OMAHA FINANCIAL LIFE INSURANCE COMPANY	OS	7800 METRO PARKWAY BLOOMINGTON MN 55420 MAIL P O BOX 1711 ST PAUL MN 55111	1956	1967
OMAHA INDEMNITY CO THE	WS	SUITE 1100 FIRST FEDERAL BLDG 700 N WATER ST MILWAUKEE WI 53202 MAIL 3201 FARNAM STREET OMAHA NE 68131	1956	1967
ORAL ROBERTS UNIVERSITY	OG	7777 SOUTH LEWIS AVENUE TULSA OK 74136	1963	1978
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA	OX	632 N PARK ST COLUMBUS OH 43215	1890	1904
PACIFIC EMPLOYERS INS CO	OS	4050 WILSHIRE BLVD LOS ANGELES CA 90010 MAIL P O BOX 7728 PHILADELPHIA PA 19101 ATTN G J CARTY	1923	1951
PACIFIC FIDELITY LIFE INS CO	OS	10100 SANTA MONICA BLVD LOS ANGELES CA 90067 MAIL P O BOX 24022 LOS ANGELES CA 90024	1956	1961
PACIFIC INDEMNITY CO	OS	3200 WILSHIRE BLVD LOS ANGELES CA 90054 MAIL 51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 ATTN MRS E DIAMOND	1926	1950
PACIFIC MUTUAL LIFE INS CO	OM	700 NEWPORT CENTER DRIVE NEWPORT BEACH CA 92663	1868	1895
PAN-WESTERN LIFE INSURANCE CO	OS	4041 N HIGH ST COLUMBUS OH 43214 MAIL P O BOX 14426 COLUMBUS OH 43214	1961	1968
PARIS MUTUAL FIRE INS CO	WT	RT 2 BOX 88 UNION GROVE WI 53182 ATTN EARL STOLLENWERK SEC	1873	1873
PAUL REVERE LIFE INS CO THE	OS	18 CHESTNUT ST WORCESTER MA 01608	1930	1930
PAUL REVERE PROTECTIVE LIFE INSURANCE CO THE	OS	100 WEST TENTH STREET WILMINGTON DE 19801 MAIL 18 CHESTNUT STREET WORCESTER MA 06108	1973	1979
PAUL REVERE VARIABLE ANNUITY INS CO THE	OS	18 CHESTNUT ST WORCESTER MA 01608	1965	1966
PEERLESS INSURANCE CO	OS	62 MAPLE AVE KEENE NH 03431	1901	1946
PELLA FARMER'S MUTUAL INS CO	WT	STAR ROUTE CAROLINE WI 54928 ATTN E J ASENBRENNER SEC	1876	1877
PENINSULAR LIFE INSURANCE CO	OS	645 RIVERSIDE AVE JACKSONVILLE FL 32204 MAIL P O BOX 2667 JACKSONVILLE FL 32203	1901	1973
PENN MUTUAL LIFE INS CO THE	OM	INDEPENDENCE SQUARE PHILADELPHIA PA 19172 MAIL 530 WALNUT STREET PHILADELPHIA PA 19172	1847	1915

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PENNSYLVANIA GENERAL INS CO	OS	GENERAL BLDG . 414 WALNUT ST PHILADELPHIA PA 19106	1955	1957
PENNSYLVANIA LIFE INSURANCE CO	OS	2 PENN CENTER, SUITE 1407, PHILADELPHIA, PA 19102 MAIL 3130 WILSHIRE BLVD . SANTA MONICA, CA 90406	1948	1960
PENNSYLVANIA MILLERS MUTUAL INS CO	OM	72 N FRANKLIN ST , WILKES-BARRE, PA 18703	1887	1911
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE CO	OM	1900 DERRY ST , HARRISBURG, PA 17105, ATTN SUPT OF UNDERWRITING	1919	1962
PEPIN COUNTY MUTUAL INS CO	WT	ROUTE 1, BOX 15A, ARKANSAW, WI 54721, ATTN CARL B HARMON, SEC	1876	1876
PERSONAL INDEMNITY MUTUAL INSURANCE CO	WM	6150 WEST FOND DU LAC AVENUE, MILWAUKEE, WI 53218	1933	1933
PERSONAL LIFE INSURANCE CO	OS	7711 BONHOMME AVE , ST LOUIS, MO 63105	1957	1966
PETROLEUM CASUALTY CO	OS	4550 DACOMA, HOUSTON, TX 77092 MAIL P O BOX 3342, HOUSTON, TX 77001	1925	1970
PHF LIFE INSURANCE COMPANY	OS	78 WEST MICHIGAN AVE BATTLE CREEK, MI 49016	1974	1975
PHILADELPHIA LIFE INSURANCE COMPANY	OS	111 - 115 NORTH BROAD STREET, PHILADELPHIA PA 19107	1978	1978
PHILADELPHIA MANUFACTURERS MUTUAL INS CO	OM	P O BOX 824, 8 EXECUTIVE MALL VALLEY FORGE, PA 19482	1880	1913
PHILADELPHIA REINSURANCE CORPORATION	OS	3 GIRARD PLAZA, PHILADELPHIA PA 19102	1952	1972
PHOENIX ASSURANCE CO OF NEW YORK	OS	9 CAPITOL STREET, CONCORD, NH 03301 MAIL 80 MAIDEN LANE, NEW YORK, NY 10038	1977	1977
PHOENIX INSURANCE CO THE	OS	ONE TOWER SQUARE HARTFORD CT 06115	1850	1872
PHOENIX LIFE INSURANCE COMPANY	OS	100 WEST 10TH STREET, WILMINGTON DE 19801 MAIL ONE AMERICAN ROW HARTFORD CT 06115	1975	1976
PHOENIX MUTUAL LIFE INS CO	OM	ONE AMERICAN ROW HARTFORD CT 06115	1851	1928
PHYSICANS MUTUAL INS CO	OM	115 S 42ND ST OMAHA NE 68131	1902	1963
PHYSICIANS LIFE INSURANCE CO	OS	115 S 42ND ST OMAHA NE 68131	1970	1971
PIONEER NATIONAL TITLE INS CO	OS	433 SOUTH SPRING STREET LOS ANGELES CA 90054 ATTN JOHN J EAGAN MAIL 6300 WILSHIRE BOULEVARD LOS ANGELES CA 90048 ATTN CHIEF TITLE COUNSEL	1965	1966
PLANET INSURANCE CO	WS	117 E WILSON ST MADISON WI 53703 MAIL 4 PENN CENTER PLAZA PHILADELPHIA PA 19103	1959	1959
PLYMOUTH MUTUAL INS CO	WM	27 E MAIN ST PLYMOUTH WI 53073 MAIL P O BOX 113 PLYMOUTH WI 53073	1894	1894
PMI MORTGAGE INSURANCE CO	OS	SUITE 1800 - 3003 N CENTRAL AVE PHOENIX AZ 85012 ADMN OFFICE 555 CALIFORNIA ST SAN FRANCISCO CA 94104 MAIL P O BOX 3836 SAN FRANCISCO CA 94119	1972	1975
POLISH FALCONS OF AMERICA	OX	97-99 S 18TH ST PITTSBURGH PA 15203	1928	1964
POLISH NATIONAL ALLIANCE OF THE U S OF N A	OX	6100 NORTH CICERO AVENUE CHICAGO IL 60646	1896	1917
POLISH ROMAN CATHOLIC UNION OF AMERICA	OX	984 MILWAUKEE AVE CHICAGO IL 60622	1887	1927
POLISH WOMEN S ALLIANCE OF AMERICA	OX	1309 - 15 N ASHLAND AVE CHICAGO IL 60622	1902	1932
PORTAGE COUNTY HEALTHGUARD (A COOPERATIVE PLAN)	WN	P O BOX 251 1421 STRONGS AVE STEVENS POINT WI 54481	1972	1973
POTOMAC INSURANCE CO	OS	GENERAL BLDG 414 WALNUT ST PHILADELPHIA PA 19106	1956	1956
PREFERRED INSURANCE CO	OS	3400 VAN BUREN ST TOPEKA KS 66611 MAIL 542 N MERIDIAN ST INDIANAPOLIS IN 46206	1917	1973
PREFERRED RISK LIFE INSURANCE CO	OS	320 S NEVADA ST COLORADO SPRINGS CO 80901 MAIL 1111 ASHWORTH RD WEST DES MOINES IA 50265	1957	1963
PREFERRED RISK MUTUAL INS CO	OM	1111 ASHWORTH RD WEST DES MOINES IA 50265	1946	1953
PREMIER INSURANCE CO	OS	TRANSAMERICA PYRAMID NINTH FLOOR 600 MONTGOMERY ST . SAN FRANCISCO CA 94111	1941	1949
PRESBYTERIAN MINISTERS FUND	OM	1809 WALNUT ST PHILADELPHIA PA 19103	1759	1967
PRICE COUNTY TOWN MUTUAL INS CO	WT	146 AVON AVE PHILLIPS WI 54555 ATTN RICHARD DENNY SEC	1901	1901
PRIESTS OF THE SACRED HEART	WG	PROVINCALATE OFFICES SACRED HEART MONASTARY HALES CORNERS WI 53130	1956	1977
PROGRESSIVE CASUALTY INSURANCE CO	OS	6300 WILSON MILLS RD MAYFIELD VILLAGE OH 44143 MAIL P O BOX 5070 CLEVELAND OH 44101	1956	1973
PROPRIETORS INSURANCE CO	OS	7991 COLUMBUS PIKE DELAWARE OH 43015	1970	1972
PROTECTION MUTUAL INS CO	OM	300 S NORTHWEST HIGHWAY PARK RIDGE IL 60068	1887	1913
PROTECTIVE INSURANCE CO	OS	3100 N MERIDIAN ST INDIANAPOLIS IN 46208	1954	1958
PROTECTIVE NATIONAL INSURANCE COMPANY OF OMAHA THE	OS	105 S 17TH ST OMAHA NE 68102	1958	1959
PROVIDENCE WASHINGTON INS CO	OS	20 WASHINGTON PLACE PROVIDENCE RI 02901	1799	1873
PROVIDENT ALLIANCE LIFE INSURANCE CO	OS	620 NEWPORT CENTER DRIVE NEWPORT BEACH CA 92660	1968	1973
PROVIDENT LIFE AND ACCIDENT INS CO	OS	FOUNTAIN SQUARE CHATTANOOGA TN 37402	1887	1931
PROVIDENT MUTUAL LIFE INS CO OF PHILADELPHIA	OM	P O BOX 7378 MARKET & 46TH STS PHILADELPHIA PA 19101	1865	1927
PROVIDENT NATIONAL ASSURANCE CO	OS	2000 FINANCIAL CENTER DES MOINES IA 50309 MAIL FOUNTAIN SQUARE CHATTANOOGA TN 37402	1967	1978
PROVINCE OF ST JOSEPH OF THE CAPUCHIN ORDER THE	WG	301 CHURCH STREET MOUNT CALVARY WI 53057	1882	1978

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PRUDENTIAL INS. CO. OF AMERICA, THE	OM	745 BROAD ST., NEWARK, NJ 07101 MAIL: 3701 WAYZATA BLVD., MINNEAPOLIS, MN 55416	1873	1887
PRUDENTIAL PROPERTY & CASUALTY INS. CO	OS	23 MAIN STREET, HOLMDEL, N.J. 07733 MAIL: P. O. BOX 419, HOLMDEL, NJ 07733	1975	1975
PRUDENTIAL REINSURANCE CO	OS	306 S. STATE ST., DOVER, DE 19901 MAIL: P. O. BOX 908, 213 WASHINGTON STREET, NEWARK, NJ 07101	1973	1975
PUBLIC EMPLOYEES INSURANCE CO	OS	1111 WEST 6TH STREET, LOS ANGELES, CA 90017	1965	1974
PUBLIC SERVICE MUTUAL INS. CO	OM	393 SEVENTH AVE., NEW YORK, NY 10001	1925	1964
PURITAN INSURANCE COMPANY	OS	1515 SUMMER ST., STAMFORD, CT 06905	1977	1977
PURITAN LIFE INS. CO	OS	P. O. BOX 519, 245 WATERMAN ST., PROVIDENCE, RI 02901	1907	1962
PYRAMID LIFE INSURANCE CO., THE	OS	6201 JOHNSON DRIVE, SHAWANEE MISSION, KS 66202 MAIL: P. O. BOX 772, SHAWNEE MISSION, KS 66201	1913	1970
RANDOLF-SCOTT-WESTFORD MUTUAL INSURANCE COMPANY	WT	ROUTE 2, CAMBRIA, WI 53923, ATTN: MRS. JUDITH STIEMSMA, SEC	1874	1874
RANGER INSURANCE CO	OS	127 JOHN ST., NEW YORK, NY 10038 MAIL: P. O. BOX 8650, KANSAS CITY, MO 64114	1923	1964
RANGER NATIONAL LIFE INS. CO	OS	201 BEACON BLDG., WICHITA, KS 67202 MAIL: P. O. BOX 2807, HOUSTON, TX 77001	1907	1964
RAYMOND-FRANKLIN-OAK CREEK MUTUAL INSURANCE CO	WT	2827 HIGHWAY K, FRANKSVILLE, WI 53126, ATTN: DONALD GROVE, SEC	1873	1873
RECIPROCAL EXCHANGE, RECIPROCAL SERVICE COMPANY ATTORNEY-IN-FACT FOR	OR	P. O. BOX 559, 92ND ST. AND STATE LINE, KANSAS CITY, MO 64114	1900	1913
REEDSBURG FARMERS MUTUAL FIRE INS. CO	WT	RT. 2, REEDSBURG, WI 53959, ATTN: MRS. NEVA E. DOUGLAS, SEC	1876	1876
REGENT INSURANCE CO	WS	121 EAST WILSON ST., MADISON, WI 53703 MAIL: P. O. BOX 369, MADISON, WI 53701	1963	1963
REINSURANCE CORPORATION OF NEW YORK, THE	OS	99 JOHN ST., NEW YORK, NY 10038	1968	1968
RELIABLE LIFE AND CASUALTY CO	WS	3321 WEST BELTLINE HIGHWAY, MADISON, WI 53711 MAIL: P. O. BOX 4160, MADISON, WI 53711	1962	1965
RELIABLE LIFE INSURANCE CO., THE	OS	231 W. LOCKWOOD AVE., WEBSTER GROVES, MO 63119	1911	1969
RELIANCE INSURANCE CO	OS	4 PENN CENTER PLAZA, PHILADELPHIA, PA 19103	1820	1873
RELIANCE STANDARD LIFE INS. CO	OS	SUITE 200, THE TOWER, 10 GOULD CENTER, 2850 EAST GOLF ROAD, ROLLING MEADOWS, IL 60008 MAIL: COMPLIANCE DEPARTMENT, 4 PENN CENTER PLAZA, PHILADELPHIA, PA 19103	1907	1952
REPUBLIC INSURANCE CO	OS	2727 TURTLE CREEK BLVD., DALLAS, TX 75219 MAIL: P. O. BOX 3000, DALLAS, TX 75221	1919	1933
REPUBLIC NATIONAL LIFE INS. CO	OS	3988 N. CENTRAL EXPRESSWAY, DALLAS, TX 75204 MAIL: P. O. BOX 226210, DALLAS, TX 75266	1930	1958
REPUBLIC-VANGUARD LIFE INS. CO	OS	2727 TURTLE CREEK BLVD., DALLAS, TX 75219 MAIL: P. O. BOX 3000, DALLAS, TX 75221	1965	1967
RESERVE INSURANCE CO	OS	55 EAST MONROE STREET, CHICAGO, IL 60603, ATTN: WILLIAM J. ORBLYCH	1945	1956
RESERVE LIFE INS. CO	OS	403 S. AKARD ST., DALLAS, TX 75202 MAIL: P. O. BOX 6166, DALLAS, TX 75222	1938	1956
RETAIL LUMBERMEN'S INTER-INSURANCE EXCHANGE, O. D. HAUSCHILD, INC., ATTORNEY-IN-FACT FOR	OR	SOUTHDALE OFFICE CENTRE, 6800 FRANCE AVE. S. - SUITE 449, MINNEAPOLIS, MN 55435	1917	1920
RETAIL LUMBERMENS MUTUAL INS. CO. OF WISCONSIN	WM	6450 W. FOND DU LAC AVE., MILWAUKEE, WI 53218 MAIL: P. O. BOX 18654, MILWAUKEE, WI 53218	1895	1897
RIDGEVILLE MUTUAL FIRE INS. CO	WT	RT. 2, NORWALK, WI 54648, ATTN: PERSHING YOUNG, SEC	1876	1876
RIPON COLLEGE	WG	RIPON, WI 54971	1855	1977
RIVER FALLS MUTUAL FIRE INS. CO	WT	123 E. ELM ST., RIVER FALLS, WI 54022, ATTN: LEROY MORROW, SEC	1876	1876
RIVERSIDE INSURANCE CO. OF AMERICA	OS	70 WEST MICHIGAN AVE., BATTLE CREEK, MI 49016	1965	1968
RLI INSURANCE CO	OS	9025 N. LINDBERGH DR., PEORIA, IL 61614	1959	1972
ROCKFORD LIFE INS. CO	OS	526-532 W. STATE ST., ROCKFORD, IL 61101	1909	1959
ROCKFORD MUTUAL INSURANCE CO	OM	630 E. JEFFERSON ST., ROCKFORD, IL 61107	1896	1974
ROSENDALE MUTUAL INS. CO	WT	RT. 1, ROSENDALE, WI 54974, ATTN: MS. BARBARA J. PUCKER, SEC	1874	1874
ROYAL ARCANUM-SUPREME COUNCIL	OX	61 BATTERYMARCH ST., BOSTON, MA 02110 MAIL: P. O. BOX 392, BOSTON, MA 02101	1877	1895
ROYAL EXCHANGE ASSURANCE OF AMERICA, INC	OS	111 JOHN ST., NEW YORK, NY 10038	1958	1958
ROYAL GLOBE INSURANCE CO	OS	10 S. RIVERSIDE PLAZA, CHICAGO, IL 60606 MAIL: 150 WILLIAM ST., NEW YORK, NY 10038	1971	1971
ROYAL GLOBE LIFE INSURANCE CO	OS	60 WASHINGTON ST., HARTFORD, CT 06102	1957	1974
ROYAL INDEMNITY CO	OS	150 WILLIAM ST., NEW YORK, NY 10038	1910	1911
ROYAL NEIGHBORS OF AMERICA	OX	230 - 16TH ST., ROCK ISLAND, IL 61201	1895	1898
RURAL MUTUAL INS. CO	WM	7010 MINERAL POINT ROAD, MADISON, WI 53705 MAIL: P. O. BOX 5555, MADISON, WI 53705	1934	1935
RURAL SECURITY LIFE INS. CO	WS	7010 MINERAL POINT ROAD, MADISON, WI 53705 MAIL: P. O. BOX 5555, MADISON, WI 53705	1949	1949
RUSHMORE MUTUAL LIFE INS. CO	OM	P. O. BOX 726, 613 NINTH ST., RAPID CITY, SD 57702	1937	1965
RUSK COUNTY TOWN MUTUAL INS. CO	WT	113 W. MINER AVE., LADYSMITH, WI 54848, ATTN: MRS. JUDITH L. JOHNSON, SEC	1902	1902

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SAFECO INS CO OF AMERICA	OS	GENERAL INS BLDG SEATTLE WA 98105 MAIL 4347 BROOKLYN AVE N E SEATTLE WA 98105	1953	1955
SAFECO LIFE INSURANCE CO	OS	4347 BROOKLYN AVE N E SEATTLE WA 98105	1957	1959
SAFEGUARD INSURANCE CO	OS	60 WASHINGTON ST HARTFORD CT 06106 MAIL 150 WILLIAM ST NEW YORK NY 10038	1867	1872
SEA INS CO LTD THE (U S BRANCH)	AS	LIVERPOOL ENG CHUBB & SON U S MGR 90 JOHN ST NEW YORK NY 10038 MAIL 51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 ATTN MRS E DIAMOND	1875	1955
SEABOARD SURETY CO	OS	90 WILLIAM ST NEW YORK NY 10038	1927	1930
SECURITY ASSURANCE COMPANY	OS	6710 E CAMELBACK RD SUITE 108 SCOTTSDALE AZ 85251 MAIL 105 S 17TH ST OMAHA NE 68102	1968	1974
SECURITY BENEFIT LIFE INSURANCE CO	OM	700 HARRISON ST TOPEKA KS 66603	1892	1963
SECURITY INS CO OF HARTFORD	OS	1000 ASYLUM AVE HARTFORD CT 06101	1841	1876
SECURITY LIFE AND ACCIDENT CO	OS	SECURITY LIFE BUILDING 1616 GLENARM PLACE DENVER CO 80202	1949	1969
SECURITY LIFE INS CO OF AMERICA	OS	1200 SECOND AVE SO MINNEAPOLIS MN 55403	1956	1961
SECURITY MUTUAL CASUALTY CO	UM	222 S RIVERSIDE PLAZA CHICAGO IL 60606	1913	1921
SECURITY MUTUAL LIFE INS CO OF NEW YORK	OM	COURT HOUSE SQUARE BINGHAMTON NY 13902	1886	1916
SECURITY NATIONAL INS CO	OS	P O BOX 5028 2000 ROSS AVE DALLAS TX 75222	1924	1949
SECURITY-CONNECTICUT LIFE INS CO	OS	SECURITY DRIVE AVON CT 06001	1955	1968
SELECT INSURANCE CO	OS	3015 CEDAR SPRINGS RD DALLAS TX 75219 MAIL P O BOX 1771 DALLAS TX 75221	1955	1970
SENECA-SIGEL MUTUAL INSURANCE CO	WT	P O BOX 27 313 EAST CAMERON AVE VESPER WI 54489 ATTN HAROLD MUESKE SEC	1891	1891
SENTRY INDEMNITY CO	WS	SENTRY WORLD HEADQUARTERS 1800 NORTH POINT DRIVE STEVENS POINT WI 54481	1968	1968
SENTRY INSURANCE A MUTUAL COMPANY	WM	SENTRY WORLD HEADQUARTERS 1800 NORTH POINT DRIVE STEVENS POINT WI 54481	1913	1914
SENTRY LIFE INS CO	WS	SENTRY WORLD HEADQUARTERS 1800 NORTH POINT DRIVE STEVENS POINT WI 54481	1958	1958
SERVICE LIFE INS CO OF OMAHA	OS	1904 FARNAM ST OMAHA NE 68102	1923	1961
SHEBOYGAN FALLS MUTUAL INS CO	WM	511 WATER ST SHEBOYGAN FALLS WI 53085	1899	1899
SHELBY FARMERS MUTUAL FIRE INS CO	WT	P O BOX 823 WEST SALEM WI 54669 ATTN NICK R QUINN SEC	1874	1874
SHELBY LIFE INSURANCE COMPANY OF SHELBY OHIO THE	OS	19 MANSFIELD AVENUE SHELBY OH 44875	1973	1978
SHELBY MUTUAL INS CO OF SHELBY OHIO THE	OM	19 MANSFIELD AVE SHELBY OH 44875 ATTN A L BOYCE	1880	1927
SHELL MOTORIST CLUB INC	OC	P O BOX 68568 8500 NORTH MICHIGAN ROAD INDIANAPOLIS IN 46268	1976	1978
SKANDIA AMERICA REINSURANCE CORPORATION	OS	100 WEST TENTH STREET WILMINGTON DE 19801	1974	1978
SLOGA FRATERNAL LIFE INSURANCE SOCIETY	WX	2538 WEST NATIONAL AVE MILWAUKEE WI 53204	1915	1908
SLOVAK CATHOLIC SOKOL	OX	205 MADISON ST PASSAIC NJ 07055	1916	1947
SLOVAK GYMNASTIC UNION SOKOL OF THE U S A	OX	P O BOX 189 276 PROSPECT ST EAST ORANGE NJ 07019	1912	1939
SLOVENE NATIONAL BENEFIT SOCIETY	OX	166 SHORE DR BURR RIDGE IL 60521	1907	1917
SONS OF NORWAY	OX	1455 W LAKE ST MINNEAPOLIS MN 55408	1893	1903
SOUTH CAROLINA INSURANCE CO	OS	1501 LADY ST COLUMBIA SC 29201 MAIL P O BOX 1 COLUMBIA SC 29202	1910	1974
SOUTHEAST MUTUAL INSURANCE CO	WT	ROUTE 1 BOX 33 WATERFORD WI 53185 MAIL 6032 241ST COURT SALEM WI 53168 ATTN CHARLES L STOHR SEC	1875	1876
SOUTHERN WISCONSIN AND NORTHERN ILLINOIS FIREMEN S ASSOCIATION DEATH BENEFIT PLAN INC	WX	5781 PEMBROKE DRIVE MADISON WI 53711	1962	1978
SOUTHLAND LIFE INS CO	OS	P O BOX 2220 SOUTHLAND CENTER DALLAS TX 75221	1908	1962
SOVEREIGN LIFE INSURANCE CO OF CALIFORNIA	OS	30 W SOLA ST SANTA BARBARA CA 93101	1962	1972
SPARTA FARM MUTUAL INS CO	WT	R4 SPARTA WI 54656 ATTN GLEN S KENYON SEC	1875	1875
SPRING GROVE MUTUAL INSURANCE COMPANY	WT	905 WEST EXCHANGE STREET BRODHEAD WI 53520 ATTN GERALDINE LEE SEC-TREAS	1875	1875
SPRING PRAIRIE MUTUAL TOWN INS CO	WT	R2 BOX 362 BURLINGTON WI 53105 ATTN REX I WHITMORE SEC	1873	1873
SPRINGFIELD LIFE INS CO INC	OS	139 MAIN STREET BRATTLEBORO VT 05302 MAIL 1250 STATE ST SPRINGFIELD MA 01133	1959	1962
ST JOSEPH S BENEVOLENT SOCIETY OF MILWAUKEE WI	WX	P O BOX 18017 MILWAUKEE WI 53233	1864	1978
ST PAUL FIRE AND MARINE INS CO	OS	385 WASHINGTON ST ST PAUL MN 55102	1925	1925
ST PAUL GUARDIAN INSURANCE CO	OS	385 WASHINGTON ST ST PAUL MN 55102	1970	1971
ST PAUL LIFE INSURANCE CO	OS	385 WASHINGTON ST ST PAUL MN 55102	1973	1974
ST PAUL MERCURY INS CO	OS	385 WASHINGTON ST ST PAUL MN 55102	1964	1967
ST PAUL TITLE INSURANCE CORP	OS	201 S CENTRAL AVE CLAYTON MO 63105 MAIL 1900 AMERICAN NATIONAL BANK BUILDING ST PAUL MN 51101	1927	1967
STANDARD FIRE INS CO THE	OS	151 FARMINGTON AVE HARTFORD CT 06115	1905	1910
STANDARD LIFE INS CO OF INDIANA	OS	300 E FALL CREEK BLVD INDIANAPOLIS IN 46205	1934	1963
STANDARD OF AMERICA LIFE INS CO THE	OS	EXECUTIVE PLAZA PARK RIDGE IL 60068	1953	1966
STARK MUTUAL TOWN INS CO	WT	R1 LAFARGE WI 54639 ATTN LLOYD A STEINMETZ SEC	1903	1903

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STATE AUTOMOBILE AND CASUALTY UNDERWRITERS AUTOMOBILE UNDERWRITERS ATTORNEY-IN-FACT FOR	OR	DES MOINES BLDG 405 SIXTH AVE DES MOINES IA 50309 MAIL P O BOX 394 DES MOINES IA 50302	1919	1957
STATE BOND AND MORTGAGE LIFE INS CO	OS	28 N MINNESOTA ST NEW ULM MN 56073	1966	1969
STATE FARM FIRE AND CASUALTY CO	OS	112 E WASHINGTON ST BLOOMINGTON IL 61701	1935	1950
STATE FARM GENERAL INS CO	OS	112 E WASHINGTON ST BLOOMINGTON IL 61701	1962	1962
STATE FARM LIFE AND ACCIDENT ASSURANCE CO	OS	ONE STATE FARM PLAZA BLOOMINGTON IL 61701	1960	1961
STATE FARM MUTUAL AUTOMOBILE INS CO	OM	ONE STATE FARM PLAZA BLOOMINGTON IL 61701	1922	1939
STATE LIFE INSURANCE FUND	WM	OFFICE OF THE COMMISSIONER OF INSURANCE 123 W WASHINGTON AVE LORAINE BLDG 7TH FLOOR MADISON WI 53702	1911	1913
STATE MUTUAL LIFE ASSURANCE COMPANY OF AMERICA	OM	440 LINCOLN ST WORCESTER MA 01605	1844	1947
STATE PROPERTY INSURANCE FUND	WM	OFFICE OF THE COMMISSIONER OF INSURANCE 123 W WASHINGTON AVE LORAINE BLDG 7TH FLOOR MADISON WI 53702	1903	1903
STATE SURETY COMPANY	OS	645 INSURANCE EXCHANGE BLDG DES MOINES IA 50309	1956	1974
STETTIN MUTUAL INS CO	WT	1708 W STEWART AVE WAUSAU WI 54401 MAIL R 2 MARATHON WI 54448	1892	1892
STEWART TITLE GUARANTY CO	OS	STEWART BLDG GALVESTON TX 77550 MAIL P O BOX 2029 HOUSTON TX 77001	1908	1970
STOCKHOLM TOWN MUTUAL INS CO	WT	STOCKHOLM WI 54769 ATTN GRAYDON GANOE SEC	1872	1872
STONEWALL INSURANCE CO	OS	2308 FOURTH AVE N BIRMINGHAM AL 35203	1866	1970
STUYVESANT INSURANCE CO THE	OS	116 JOHN ST NEW YORK NY 10038 MAIL 1600 ARCH STREET PHILADELPHIA PA 19101	1851	1952
STUYVESANT LIFE INS CO	OS	1105 HAMILTON ST ALLENTOWN PA 18101	1953	1958
SUGAR CREEK MUTUAL INSURANCE COMPANY	WT	ROUTE 3 ELKHORN WI 53121 ATTN HOWARD BRAY SEC	1873	1873
SUMMIT FIDELITY AND SURETY CO THE	OS	21 E STATE ST COLUMBUS OH 43215 MAIL 405 SIXTH AVE DES MOINES IA 50309	1939	1957
SUN INSURANCE CO OF NEW YORK	OS	111 JOHN ST NEW YORK NY 10038	1922	1924
SUN INSURANCE OFFICE LTD (U S BRANCH)	AS	LONDON ENG CHUBB & SON U S MGR 90 JOHN ST NEW YORK NY 10038 MAIL 51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 ATTN MRS E DIAMOND	1710	1887
SUN LIFE ASSURANCE CO OF CANADA (U S)	OS	100 W TENTH ST WILMINGTON DE 19801 MAIL ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02181 ATTN DAVID D HORN	1970	1973
SUN LIFE ASSURANCE COMPANY OF CANADA	AM	200 UNIVERSITY AVENUE TORONTO ONTARIO M5H 3C7 CANADA MAIL ONE SUN LIFE EXECUTIVE PARK WELLESLEY HILLS MA 02181 ATTN J J DESCHENES V P	1865	1962
SUN LIFE INSURANCE CO OF AMERICA	OS	SUN LIFE BLDG CHARLES CENTER BALTIMORE MD 21202	1897	1962
SURETY LIFE INS CO	OS	1935 SOUTH MAIN STREET SALT LAKE CITY UT 84115 MAIL P O BOX 30030 SALT LAKE CITY UT 84125	1935	1963
SURGICAL CARE-BLUE SHIELD	WN	401 WEST MICHIGAN ST MILWAUKEE WI 53203	1978	1978
SWITZERLAND GENERAL INS CORP OF NEW YORK	OS	102 WHITE PLAINS ROAD TARRYTOWN NY 10591	1972	1972
TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA	OS	730 THIRD AVE NEW YORK NY 10017	1918	1972
TEACHERS INSURANCE COMPANY	OS	300 MARKET TOWER 901 MARKET ST WILMINGTON DE 19801 MAIL 1 HORACE MANN PLAZA SPRINGFIELD IL 62715	1971	1973
THERESA MUTUAL FIRE INS CO	WT	THERESA WI 53091 MAIL RT 1 BROWNSVILLE WI 53006 ATTN M L KEMMEL SEC	1879	1879
THOMAS JEFFERSON INSURANCE CO	OS	377 STARKS BLDG LOUISVILLE KY 40202 MAIL ONE INDEPENDENT SQUARE JACKSONVILLE FL 32276	1944	1973
THOMAS JEFFERSON LIFE INS CO OF AMERICA	OS	202 W HILL ST CHAMPAIGN IL 61820 MAIL 7730 EAST BELLEVIEW AVENUE ENGLEWOOD CO 80110	1965	1973
THRESHERMEN S MUTUAL INS CO	WM	P O BOX 1029 50 N PORTLAND ST FOND DU LAC WI 54935	1915	1915
TICOR MORTGAGE INSURANCE COMPANY	OS	6300 WILSHIRE BOULEVARD TENTH FLOOR LOS ANGELES CA 90048	1972	1977
TIGER INVESTORS MORTGAGE INSURANCE COMPANY	OS	330 WEST COURT STREET HENNEPIN IL 61327 MAIL P O BOX 570 225 FRANKLIN STREET BOSTON MA 02102	1968	1972
TIME INSURANCE CO	WS	515 W WELLS ST MILWAUKEE WI 53203	1910	1910
TITLE INSURANCE CO OF MINNESOTA	OS	400 SECOND AVE SO MINNEAPOLIS MN 55401	1907	1956
TOKIO MARINE AND FIRE INSURANCE CO LIMITED (U S BRANCH) THE	AS	U S MANAGER TOKIO MARINE MANAGEMENT INC 55 WATER STREET 51ST FLOOR NEW YORK NY 10041	1879	1974
TOMAH MUTUAL TOWN FIRE INSURANCE CO	WT	RT 1 TOMAH WI 54660 ATTN MR MARLYN WAGNER SEC	1874	1874
TOWER INS CO INC	WS	1100 W WELLS ST MILWAUKEE WI 53233	1979	1979
TOWER LIFE AND ACCIDENT INS CO	OS	TRIBUNE TOWER 435 N MICHIGAN AVE CHICAGO IL 60611	1967	1967
TRADE LAKE TOWN MUTUAL FIRE INS CO	WT	RT 1 BOX 213 FREDERIC WI 54837 ATTN MS MARTHA IVERSON SEC	1874	1874
TRANSAMERICA INSURANCE CO	OS	1150 S OLIVE ST LOS ANGELES CA 90015	1911	1959

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TRANSAMERICA INSURANCE CO OF TEXAS	OS	HYE TX 78635 MAIL 1150 S OLIVE ST LOS ANGELES CA 90015	1947	1962
TRANSAMERICA LIFE INS AND ANNUITY CO	OS	HILL AND OLIVE AT 12TH ST LOS ANGELES CA 90054 MAIL P O BOX 60033 TERMINAL ANNEX LOS ANGELES CA 90060	1966	1968
TRANSCONTINENTAL INSURANCE CO	OS	76 WILLIAM ST NEW YORK NY 10005 MAIL 310 S MICHIGAN AVE CHICAGO IL 60604	1925	1925
TRANSIT CASUALTY CO	OS	901 WASHINGTON AVE ST LOUIS MO 63178 EXEC OFFICE 3700 WILSHIRE BLVD LOS ANGELES CA 90010 MAIL P O BOX 60086 LOS ANGELES CA 90060	1945	1958
TRANSPORT EMPLOYES MUTUAL BENEFIT SOCIETY	WX	3939 W MCKINLEY AVE MILWAUKEE WI 53208	1955	1955
TRANSPORT INDEMNITY CO	OS	3670 WILSHIRE BLVD LOS ANGELES CA 90005	1949	1955
TRANSPORT INSURANCE CO	OS	4100 HARRY HINES BLVD DALLAS TX 75219	1977	1977
TRANSPORT LIFE INS CO	OS	714 MAIN ST FORT WORTH TX 76102	1958	1962
TRANSPORTATION INS CO	OS	310 S MICHIGAN AVE CHICAGO IL 60604	1938	1938
TRAVELERS INDEMNITY CO OF AMERICA THE	OS	230 PEACHTREE ST N W ATLANTA GA 30302 MAIL ONE TOWER SQUARE HARTFORD CT 06115	1946	1968
TRAVELERS INDEMNITY CO OF ILLINOIS	OS	175 W JACKSON BLVD CHICAGO IL 60604 MAIL ONE TOWER SQUARE HARTFORD CT 06115	1972	1972
TRAVELERS INDEMNITY CO OF RHODE ISLAND THE	OS	10 DORRANCE ST PROVIDENCE RI 02903 MAIL ONE TOWER SQUARE HARTFORD CT 06115	1859	1875
TRAVELERS INDEMNITY CO THE	OS	HARTFORD CT 06115	1903	1907
TRAVELERS INSURANCE CO OF ILLINOIS	OS	175 WEST JACKSON BOULEVARD CHICAGO IL 60604 MAIL ONE TOWER SQUARE HARTFORD CT 06115	1971	1973
TRAVELERS INSURANCE COMPANY THE	OS	ONE TOWER SQUARE HARTFORD CT 06115	1863	1865
TRAVELERS PROTECTIVE ASSN OF AMERICA	OX	3755 LINDELL BLVD ST LOUIS MO 63108	1890	1896
TREMPEALEAU COUNTY MUTUAL INS CO	WT	1506 MAIN ST WHITEHALL WI 54773 ATTN ELLEN D KOXLIEN SEC - TREAS	1871	1872
TRI-COUNTY MUTUAL TOWN INS CO	WT	POPLAR WI 54864 ATTN P G SCHROEDER SEC	1909	1909
TRI-STATE INSURANCE CO OF MINNESOTA	OS	1 ROUNDWIND ROAD LUVERNE MN 56156	1974	1974
TRINITY UNIVERSAL INS CO	OS	2000 ROSS AVE DALLAS TX 75222 MAIL P O BOX 5028 DALLAS TX 75201	1926	1949
TRUCK INSURANCE EXCHANGE TRUCK UNDERWRITERS ASSOCIATION ATTORNEY-IN-FACT FOR	OR	4680 WILSHIRE BLVD LOS ANGELES CA 90010 MAIL P O BOX 2478 TERMINAL ANNEX LOS ANGELES CA 90051	1935	1951
TWIN CITY FIRE INS CO	OS	15 S NINTH ST MINNEAPOLIS MN 55401 MAIL HARTFORD PLAZA HARTFORD CT 06115	1910	1913
UNDERWRITERS INSURANCE CO	OS	4300 PETERSON AVENUE CHICAGO IL 60646	1945	1947
UNDERWRITERS NATIONAL ASSURANCE CO	OS	3637 NORTH MERIDIAN STREET INDIANAPOLIS IN 46208	0000	0000
UNIGARD INSURANCE CO	OS	1215 FOURTH AVE SEATTLE WA 98161	1960	1961
UNIGARD MUTUAL INSURANCE CO	OM	1215 FOURTH AVE SEATTLE WA 98161	1901	1913
UNIGARD OLYMPIC LIFE INSURANCE CO	OS	190 QUEEN ANNE AVENUE NORTH SEATTLE WA 98109 MAIL 190 QUEEN ANNE AVENUE NORTH P O BOX 34000 SEATTLE WA 98124	1940	1967
UNION BANKERS INSURANCE CO	OS	2551 ELM ST DALLAS TX 75226 MAIL P O BOX 5433 DALLAS TX 75222	1953	1974
UNION CENTRAL LIFE INS CO THE	OM	P O BOX 179 MILL AND WAYCROSS ROADS CINCINNATI OH 45201	1867	1956
UNION FIDELITY LIFE INS CO	OS	4850 STREET ROAD TREVOSE PA 19047	1958	1964
UNION INDEMNITY INSURANCE CO OF NEW YORK	OS	260 MADISON AVENUE NEW YORK NY 10016	1975	1975
UNION LABOR LIFE INS CO THE	OS	414 HUNGERFORD DRIVE - SUITE 436-38 ROCKVILLE MD 20850 MAIL 850 THIRD AVE NEW YORK NY 10022	1925	1932
UNION MUTUAL FIRE INS CO	WT	15 NORTH MADISON STREET EVANSVILLE WI 53536 ATTN STEVEN K HAGEN SEC -TREAS	1874	1874
UNION MUTUAL LIFE INS CO	OM	P O BOX 548 2211 CONGRESS ST PORTLAND ME 04112	1848	1948
UNION SECURITY LIFE INS CO	OS	3290 NORTHSIDE PARKWAY N W ATLANTA GA 30327 MAIL P O BOX 50355 ATLANTA GA 30302	1955	1968
UNIONMUTUAL STOCK LIFE INSURANCE CO OF AMERICA	OS	P O BOX 548 2211 CONGRESS ST PORTLAND ME 04112	1966	1971
UNITED AMERICA UNDERWRITERS UNITED AMERICA MANAGEMENT INC ATTORNEY-IN-FACT FOR	OR	912 BALTIMORE SUITE 710 KANSAS CITY MO MAIL 1250 SIXTH AVE SAN DIEGO CA 92112 PLACED IN LIQUIDATION MARCH 7 1978	1907	1917
UNITED AMERICAN INS CO	OS	P O BOX 810 1900 N AKARD ST DALLAS TX 75221	1947	1965
UNITED BENEFIT LIFE INS CO	OS	3316 FARNAM ST OMAHA NE 68131	1926	1932
UNITED EQUITABLE INSURANCE CO	OS	8324 SKOKIE BLVD SKOKIE IL 60077	1959	1960
UNITED FIRE & CASUALTY CO	OS	118 SECOND AVE S E CEDAR RAPIDS IA 52407 ATTN GALEN E UNDERWOOD	1946	1956
UNITED FIRE INS CO	OS	10 E 40TH ST NEW YORK NY 10016 MAIL ONE EAST WACKER DR CHICAGO IL 60601	1852	1963
UNITED GUARANTY RESIDENTAL INSURANCE CO OF IOWA	OS	P O BOX 778 2415 18TH ST BETTENDORF IOWA 52722	1963	1968
UNITED GUARANTY RESIDENTIAL INSURANCE CO OF NORTH CAROLINA	OS	1327 BEAMAN PLACE GREENSBORO NC 27408 MAIL P O BOX 21367 GREENSBORO NC 27420	1963	1973
UNITED INS CO OF AMERICA	OS	ONE EAST WACKER DRIVE CHICAGO IL 60601	1927	1957

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UNITED INVESTORS LIFE INS CO	OS	ONE CROWN CENTER KANSAS CITY MO 64108 MAIL P O BOX 1441 KANSAS CITY MO 64141	1961	1968
UNITED LIFE AND ACCIDENT INSURANCE CO	OS	ONE GRANITE PLACE CONCORD NH 03301	1913	1973
UNITED LIFE INS CO	OS	118 SECOND AVE S E CEDAR RAPIDS IA 52407	1962	1964
UNITED PACIFIC INS CO	OS	P O BOX 1216 718 ST HELENS AVE TACOMA WA 98402	1928	1950
UNITED PRESBYTERIAN CHURCH THE IN THE UNITED STATES OF AMERICA A CORPORATION	OG	475 RIVERSIDE DRIVE NEW YORK NY 10027	1799	1977
UNITED PRESIDENTIAL LIFE INSURANCE CO	OS	405 SOUTHWAY BLVD E KOKOMO IN 46901 MAIL P O BOX 2163-SOUTH STATION KOKOMO IN 46901	1965	1974
UNITED SECURITY INS CO	OS	HUNTERDON COUNTY NATIONAL BANK MILFORD-WARREN GLEN ROAD MILFORD HOLLAND TOWNSHIP HUNTERDON CO NJ MAIL 1017 WALNUT ST DES MOINES IA 50307	1946	1949
UNITED SERVICES AUTOMOBILE ASSN ROBERT F MCDERMOTT ATTORNEY-IN-FACT FOR	OR	9800 FREDERICKSBURG ROAD SAN ANTONIO TX 78240 MAIL USAA BUILDING SAN ANTONIO TX 78288	1922	1960
UNITED SERVICES GENERAL LIFE COMPANY	OS	2519 N W 23RD ST OKLAHOMA CITY OK 73107 MAIL 1701 PENNSYLVANIA AVE N W WASHINGTON DC 20006	1957	1970
UNITED SERVICES LIFE INS CO	OS	1701 PENNSYLVANIA AVE N W WASHINGTON DC 20006	1937	1964
UNITED STATES AUTO CLUB MOTORING DIVISION INC	OC	1700 MISHAWAKA AVE SOUTH BEND IN 46624	1968	1970
UNITED STATES FIDELITY AND GUARANTY CO	OS	100 LIGHT ST BALTIMORE MD 21202 MAIL P O BOX 1138 BALTIMORE MD 21203	1896	1896
UNITED STATES FIRE INS CO	OS	110 WILLIAM ST NEW YORK NY 10038 MAIL P O BOX 23876 MADISON AVE AT CANFIELD RD MORRISTOWN NJ 07960	1824	1911
UNITED STATES LETTER CARRIERS MUTUAL BENEFIT ASSOCIATION OF AND FOR THE NATIONAL ASSOCIATION OF LETTER CARRIERS	OX	326 UNION ST NASHVILLE TN 37201 MAIL 100 INDIANA AVE NORTHWEST WASHINGTON DC 20001	1892	1968
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK THE	OS	125 MAIDEN LANE NEW YORK NY 10038	1850	1953
UNIV OF WISCONSIN-WHITEWATER FOUNDATION INC	WG	800 WEST MAIN ST WHITEWATER WI 53190	1962	1978
UNIVERSAL REINSURANCE CORPORATION	OS	HUNTERDON COUNTY NATIONAL BANK BLDG ROUTE 519 HOLLAND TWSP HUNTERDON COUNTY NJ MAIL 731 N JACKSON ST MILWAUKEE WI 53202	1921	1968
UNIVERSAL SURETY CO	OS	P O BOX 80468 1111 J ST LINCOLN NE 68501	1947	1971
UNIVERSAL UNDERWRITERS INS CO	OS	5115 OAK ST KANSAS CITY MO 64112	1949	1959
UNIVERSAL UNDERWRITERS LIFE INS CO	OS	5115 OAK ST KANSAS CITY MO 64112	1964	1973
UNIVERSITY LIFE INS CO OF AMERICA	OS	3500 W DEPAUW BLVD INDIANAPOLIS IN 46260 MAIL P O BOX 68192 INDIANAPOLIS IN 46268	1954	1971
UNIVERSITY OF WISCONSIN-LACROSSE THE FOUNDATION INC	WG	1725 STATE STREET LA CROSSE WI 54601	1967	1977
USAA CASUALTY INSURANCE CO	OS	9800 FREDERICKSBURG ROAD SAN ANTONIO TX 78240 MAIL USAA BUILDING SAN ANTONIO TX 78288	1968	1974
USAA LIFE INSURANCE CO	OS	9800 FREDERICKSBURG ROAD SAN ANTONIO TX 78240 MAIL USAA BUILDING SAN ANTONIO TX 78288	1963	1972
USLIFE CREDIT LIFE INSURANCE CO	OS	200 WEST HIGGINS ROAD SCHAUMBURG IL 60195	1929	1964
USLIFE TITLE INSURANCE CO OF NEW YORK	OS	125 MAIDEN LANE NEW YORK NY 10038	1927	1974
UTICA MUTUAL INS CO	OM	258 GENESEE ST UTICA NY 13502 MAIL P O BOX 530 UTICA NY 13503	1914	1924
VALIANT INSURANCE CO	OS	2175 NORTHWEST 86TH STREET SUITE 1 CLIVE IA 50322 MAIL P O BOX 802 BALTIMORE MD 21203	1973	1975
VALLEY FORGE INS CO	OS	412 WASHINGTON ST READING PA 19603 MAIL 310 S MICHIGAN AVE CHICAGO IL 60604	1944	1944
VALLEY FORGE LIFE INS CO	OS	412 WASHINGTON ST READING PA 19603 MAIL 310 S MICHIGAN AVE CHICAGO IL 60604	1956	1959
VANGUARD INSURANCE CO	OS	2727 TURTLE CREEK BLVD DALLAS TX 75219 MAIL BOX 3000 DALLAS TX 75221	1945	1959
VARIABLE ANNUITY LIFE INS CO THE	OS	2727 ALLEN PARKWAY AMERICAN GENERAL LIFE BLDG HOUSTON TX 77019 MAIL P O BOX 3206 HOUSTON TX 77001	1968	1969
VEREX ASSURANCE INC	WS	150 E GILMAN ST MADISON WI 53703 MAIL P O BOX 7066 MADISON WI 53707	1961	1961
VEREX INDEMNITY CORPORATION	WS	150 E GILMAN ST MADISON WI 53701 MAIL P O BOX 7066 MADISON WI 53707	1970	1970
VIGILANT INSURANCE CO	OS	90 JOHN ST NEW YORK NY 10038 MAIL 51 JOHN F KENNEDY PARKWAY SHORT HILLS NJ 07078 ATTN MRS E DIAMOND	1939	1954
VIKING INSURANCE CO OF WISCONSIN	WS	5402 MINERAL POINT ROAD MADISON WI 53705 MAIL P O BOX 5365 MADISON WI 53705	1971	1971
VINLAND TOWN MUTUAL INSURANCE CO	WT	2061 CLAYTON AVE NEENAH WI 54956 ATTN CARLTON HAASE SEC	1873	1873
VIRGINIA SURETY CO INC	OS	403 MOUNTAIN TRUST BUILDING ROANOKE VA MAIL 222 NORTH DEARBORN STREET CHICAGO IL 60601	1927	1953
VISTA INSURANCE CO	OS	THE AMERICAN ROAD DEARBORN MI 48121	1968	1968
VOLUNTEER STATE LIFE INS CO	OS	VOLUNTEER STATE LIFE BLDG CHATTANOOGA TN 37402	1903	1956

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VULCAN LIFE INSURANCE CO	OS	205 S 32ND ST . BIRMINGHAM, AL 35233 MAIL P O BOX 1886, BIRMINGHAM, AL 35201	1945	1971
WARNER MUTUAL TOWN FIRE INS CO	WT	RT 2, GREENWOOD, WI 54437, ATTN ARVIN LIEBZEIT SEC	1928	1930
WARNER RECIPROCAL INSURERS, LANSING B. WARNER, INC. ATTORNEY-IN-FACT FOR	OR	4300 PETERSON AVENUE, CHICAGO, IL 60646	1912	1918
WARREN MUTUAL FIRE INS CO	WT	EMERALD, WI 54012 MAIL GLENWOOD CITY, WI 54013, ATTN HAROLD J STACK, SEC	1880	1880
WASHINGTON NATIONAL INS CO	OS	1630 CHICAGO AVE, EVANSTON, IL 60201	1923	1925
WASHINGTON TOWN INS CO	WT	RT 1, WASHINGTON ISLAND, WI 54246, ATTN KLEMMET ELLEFSON, SEC	1889	1890
WATERTOWN MUTUAL INSURANCE COMPANY	WT	P O BOX 402, 111 SOUTH 5TH STREET, WATERTOWN WI 53904, ATTN CLARENCE KUBE, SEC	1872	1872
WAUKESHA TOWN MUTUAL INS CO	WT	414 W MORELAND BLVD P O BOX 468, WAUKESHA WI 53816 MAIL 731 LYNN DRIVE, WAUKESHA WI 53816, ATTN DON A STOUFFER, SEC	1874	1874
WAUPACA COUNTY MUTUAL INS CO	WI	LOCK BOX 157, FREMONT WI 54940 ATTN FRANK K SMITH, SEC	1876	1876
WAUPUN-RIPON-TRENTON MUTUAL INSURANCE CO	WT	908 W MAIN ST WAUPUN, WI 53963 MAIL 512 E LINCOLN ST . WAUPUN WI 53963 ATTN CHESTER B POSSIN, SEC	1874	1874
WAUSAU LIFE INSURANCE COMPANY	WS	P O BOX 150, 2000 WESTWOOD DRIVE, WAUSAU, WI 54401	1976	1976
WAUSAU MUTUAL INS CO	WT	132 THIRD ST WAUSAU, WI 54401 MAIL RT 3 MERRILL, WI 54452 ATTN HERMAN BURGENER JR SEC	1875	1876
WAUSAU UNDERWRITERS INSURANCE COMPANY	OS	1600 TOWER BLDG LITTLE ROCK, AR 72201 MAIL 11975 WEST LINE INDUSTRIAL DRIVE, ST LOUIS MO 63141	1954	1963
WEST AMERICAN INS CO	OS	2600 E NUTWOOD AVE FULLERTON, CA 92631 MAIL 136 N THIRD ST HAMILTON, OH 45026	1923	1958
WEST BEND MUTUAL INS CO	WM	1115 SOUTH MAIN STREET, WEST BEND, WI 53095	1894	1894
WESTCHESTER FIRE INS CO	OS	110 WILLIAM ST NEW YORK, NY 10038 MAIL P O BOX 2387, MADISON AVE AT CANFIELD RD MORRISTOWN, NJ 07960	1837	1874
WESTERN AND SOUTHERN LIFE INS CO . THE	OM	400 BROADWAY, CINCINNATI, OH 45202	1888	1960
WESTERN CASUALTY AND SURETY CO THE	OS	14 EAST FIRST ST FORT SCOTT, KS 66701	1924	1926
WESTERN CATHOLIC UNION	OX	506-510 MAINE ST . QUINCY, IL 62301	1877	1964
WESTERN EMPLOYERS INSURANCE COMPANY	OS	1400 N HARBOR BLVD FULLERTON, CA 92635 MAIL 515 NORTH CABRILLO PARK DRIVE SANTA ANA CA 92702	1976	1976
WESTERN FIRE INS CO . THE	OS	14 EAST FIRST ST FORT SCOTT, KS 66701	1925	1928
WESTERN FRATERNAL LIFE ASSOCIATION	OX	1900 FIRST AVE . N E . CEDAR RAPIDS, IA 52401	1897	1900
WESTERN INDEMNITY CO INC THE	OS	14 EAST FIRST ST FORT SCOTT, KS 66701	1964	1974
WESTERN LIFE INSURANCE CO	OS	385 WASHINGTON ST ST PAUL, MN 55102	1962	1963
WESTERN NATIONAL LIFE INSURANCE CO	OS	205 E TENTH ST . AMARILLO, TX 79101 MA P O BOX 871, AMARILLO, TX 79105	1944	1973
WESTERN NATIONAL MUTUAL INS CO	OM	5350 W 78TH ST MINNEAPOLIS, MN 55435	1915	1954
WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	OS	335 EUCLID AVE, CLEVELAND, OH 44114 MAIL 301 PIERCE ST CLEARWATER, FL 33516	1957	1967
WESTERN SURETY CO	OS	908 WEST AVE NORTH SIOUX FALLS, SD 57101	1900	1942
WESTFIELD INSURANCE CO	OS	WESTFIELD CENTER, OH 44251	1929	1946
WESTFIELD LIFE INSURANCE CO	OS	WESTFIELD CENTER, OH 44251	1963	1965
WESTFIELD MUTUAL FARMERS INSURANCE CO	WT	BOX 121, LOGANVILLE, WI 53943 ATTN FRED H THIES, SEC	1876	1876
WHITING NATIONAL INSURANCE COMPANY	OS	55 JOHN STREET, 11 TH FLOOR, NEW YORK NY 10038 MAIL P O BOX 1348 TAMPA, FL 33601	1969	1970
WILLIAM PENN ASSOCIATION	OX	429 FORBES AVE PITTSBURGH, PA 15219	1886	1953
WILSON MUTUAL INS CO	WT	RT 3, HWY 141, SOUTH SHEBOYGAN, WI 53081 ATTN LLOYD GARTMAN, SEC	1872	1872
WINCHESTER MUTUAL INSURANCE COMPANY	WT	7072 COUNTY TRUNK KK LARSEN, WI 54947 ATTN EDWIN ENGEL, SEC	1875	1875
WISCONSIN EMPLOYERS INSURANCE COMPANY	WS	3061 RIDGE ROAD, GREEN BAY WI MAIL P O BOX 3745, GREEN BAY, WI 54303	1968	1968
WISCONSIN EVANGELICAL LUTHERAN SYNOD, FOUNDATION, INC	WG	3512 WEST NORTH AVE MILWAUKEE, WI 53208	1965	1977
WISCONSIN FARMERS MUTUAL INS CO	WM	420 W NORTH ST JUNEAU, WI 53039	1898	1898
WISCONSIN HEALTH CARE LIABILITY INSURANCE PLAN	WN	P O BOX 150, 2000 WESTWOOD DRIVE, WAUSAU, WI 54401	1976	1976
WISCONSIN INTERSCHOLASTIC ATHLETIC ASSOCIATION	WN	41 PARK RIDGE DRIVE, STEVENS POINT, WI 54481	1895	0000
WISCONSIN LIFE INS CO . THE	WM	P O BOX 5099, 709 N SEGOE RD MADISON, WI 53705	1895	1895
WISCONSIN MUTUAL INS CO	WM	1619 MONROE ST . MADISON, WI 53711 MAIL P O BOX 974, MADISON, WI 53701	1903	1903
WISCONSIN NATIONAL LIFE INS CO	WS	P O BOX 740, 220 WASHINGTON AVE OSHKOSH, WI 54901	1908	1908
WISCONSIN NO-FAULT INSURANCE CO INC	WS	212 W WISCONSIN AVE MILWAUKEE, WI 53203	1972	1973
WISCONSIN PHYSICIANS SERVICE INSURANCE CORP	WN	1717 WEST BROADWAY, MADISON, WI 53713 MAIL P O BOX 8190, MADISON, WI 53708	1977	1977

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WISCONSIN STATE MUTUAL INS CO	WM	P O BOX 2598, 25 WEST MAIN STREET SUITE 591, MADISON, WI 53701	1896	1896
WISCONSIN TOWN MUTUAL REINSURANCE CO	WT	1438 N STOUGHTON RD , MADISON, WI 53714, ATTN CHARLES H KENNEDY, EXEC SEC	1931	1932
WISCONSIN VISION SERVICES, INC	WN	6222 WEST CAPITOL DRIVE, MILWAUKEE, WI 53205 MAIL 205 BISHOPS WOODS, ARBOR TERRACE NO II BROOKFIELD, WI 53005	1957	1968
WOLVERINE INS CO	OS	70 W MICHIGAN AVE , BATTLE CREEK, MI 49016	1927	1961
WONEWOC FARMERS MUTUAL INS CO	WT	727 WATER AVE (SHERMAN HARDWARE) HILLSBORO WI 54634, ATTN ROBERT H SHERMAN, SEC	1874	1874
WOODLAND MUTUAL TOWN INS CO	WT	WOODLAND, WI 53099, ATTN HOWARD PUSCH SEC	1920	1920
WOODMEN ACCIDENT AND LIFE CO	OM	1526 K ST , LINCOLN, NE 68508 MAIL P O BOX 82288, LINCOLN, NE 68501	1890	1954
WOODMEN OF THE WORLD LIFE INS SOCIETY	OX	1700 FARNAM ST , OMAHA, NE 68102	1891	1893
WORKMEN S BENEFIT FUND OF THE U S OF A	OX	714 SENECA AVE , BROOKLYN, NY 11227	1899	1944
WORKMEN S CIRCLE	OX	45 EAST 33RD ST , NEW YORK, NY 10016	1905	1922
WORLD BOOK LIFE INSURANCE CO	OS	MERCHANDISE MART PLAZA, CHICAGO, IL 60654	1970	1970
WORLD EVANGELISM,	OG	4665 MERCURY STREET, SAN DIEGO, CA 92111	1960	1977
WORLD INSURANCE CO	OM	203 S 18TH ST , OMAHA, NE 68102 MAIL BOX 128 DOWNTOWN STATION OMAHA NE 68101	1903	1971
WORLD SERVICE LIFE INSURANCE COMPANY	OS	GREENWOOD PLAZA, 5600 SOUTH SYRACUSE CIRCLE BUILDING NO 5, DENVER, CO 80237 MAIL P O BOX 8257, DENVER CO 80201	1936	1970
WORLD VISION, INC	OG	919 WEST HUNTINGTON DRIVE, MONROVIA CA 91016	1950	1978
WORLD WIDE LIFE INSURANCE CO	OS	HOLLAND & HART, 500 EQUITABLE BLDG DENVER, CO 80202 MAIL 250 E WISCONSIN AVE MILWAUKEE WI 53202	1965	1973
WORLDWIDE UNDERWRITERS INSURANCE COMPANY	OS	1001 SOUTH TROOPER ROAD, VALLEY FORGE PA 19481 MAIL 11975 WESTLINE DRIVE, ST LOUIS, MO 63141	1963	1979
YORK INSURANCE CO	OS	209 N YORK ST , ELMHURST IL 60126	1955	1973
YORKVILLE AND MT PLEASANT MUTUAL INSURANCE CO	WT	17609 OLD YORKVILLE ROAD, UNION GROVE WI 53182 ATTEN ELMER J GILLETT SEC	1874	1874
YOSEMITE INSURANCE CO	OS	717 MARKET ST SAN FRANCISCO CA 94103	1964	1974
ZURICH AMERICAN LIFE INS CO	OS	111 W JACKSON BLVD CHICAGO IL 60604	1960	1961
ZURICH INSURANCE CO (U S BRANCH)	AS	ZURICH SWITZERLAND MAIL R J JAMIESON U S MGR 111 W JACKSON BLVD CHICAGO IL 60604	1872	1913
ZURICH LIFE INS CO	OS	111 W JACKSON BLVD CHICAGO IL 60604	1947	1949
20TH CENTURY GUARDIAN LIFE INS CO	OS	P O BOX 1517 402 SECURITY NATIONAL TOWER BATTLE CREEK MI 49014	1964	1969
	WG	6800 NORTH 76 TH STREET MILWAUKEE WI 53223	1965	1979